

Education in Possession – how to Achieve Happiness in the Materialistically Oriented World

Abstract

In the article reasons for “education in possession” are introduced. The author defines the concept of “education in possession” in terms of educational objectives and means of their realization which are to help people in conscious and responsible choices related to fulfilling their vital needs using effectively available material resources. In the approach applied instead of looking at the problem from the point of view of idealistically set goals and directions of education, a question has been asked if acquiring and possessing material goods can provide clear advantages for individuals in relation to the quality of their lives. Such advantages are considered to serve as standards for the appropriateness of people’s choices and at the same time as benchmarks for educational objectives. The author, drawing conclusions from the results of numerous studies on the relationship between psychological well-being and material wealth, shows that wealth fulfils its function in relation to the fulfillment of human needs in the area of necessary comfort and in relation to the effectiveness of individuals’ everyday activities. Beyond that material strivings seem to be psychologically disadvantageous and lose their importance. After reaching a certain level being wealthier does not mean being happier, because the obtained surplus of possessions, being unnecessary, requires dealing with additional costs of the psychological nature. These psychological costs of material wealth have their roots in external and internal factors. The former are connected with objective discrepancies in wealth within societies and cultural rules and values, the latter with a type of motivation for acquiring material possession, nature of material goals, an individual level of materialism, a conflict between values, and a way of managing material resources. The avoidance of the costs described is treated in the article as a major educational objective in the field of “education in possession”.

Keywords: *well-being, material wealth, psychological costs, education in possession*

Materialistic orientation of contemporary societies as a challenge for education

Possession and consumption of material goods have a special position in the social life of contemporary “post-modern” societies. Since Erich Fromm (1976) in his influential book gave a bitter diagnosis of Western societies in which “to have” was valued significantly higher than “to be”, it has been assumed that people living in the economically developed world are oriented towards acquiring and consuming material goods and neglecting other vital values and virtues. This orientation towards consumption has been named “materialism” and defined simply as the importance attached to worldly possessions (Belk, 1985; Richins, Dawson, 1992). The materialistic orientation of the post-modern era has been constantly promoted and reinforced by the well-established and powerful advertising industry, directed towards convincing consumers that happiness equals growing wealth and possessing more and more means being more and more happy (cf. Baudrillard, 1970/1998; Cuhman, 1990).

Some authors, however, question the belief that nowadays members of wealthy Western societies show especially strong materialistic orientation. For example, Aaron Ahuvia (2002), referring to Ronald Inglehart’s (1990) distinction between materialistic and postmaterialistic values, argues that materialism is rooted in a relative material scarcity. Thus, rather poorer societies should be more oriented to acquiring and possessing than the wealthier ones, because in “materialistic” societies the main principle ruling everyday life is survival, whereas in the “post-materialistic” ones – well-being (cf. also Czapiński, Panek, 2006). The crucial condition for survival is obtaining adequate material resources, whereas provisions for well-being do not have to be material. Such a claim could be true, however wealth-related well-being still seems to play a central role in the life of the members of postmodern societies. Support for this allegation will be given in this article. It is however possible that the importance people attach to material possession differs in materialistic and postmaterialistic societies, but not in relation to the value given to the fact of possessing material goods *per se* but rather in relation to reasons for possessing and valuing these goods (cf. Gornik-Durose, in print).

No matter what the roots of materialism are, the fact is that its symptoms are clearly visible in the Polish society, especially since the shift towards a market economy from the economy of shortages (cf. Siemieńska, 2004, Skarżyńska, 2005, Czapiński, Panek, 2006). As Czapiński and Panek (2006) showed, importance attached to material possession is strongest among younger people and it decreases

significantly with age. Therefore, people and organizations responsible for education should not ignore the fact that in the contemporary world with the abundance of easily available material goods, acquiring, possessing and consuming are significant individual and social concerns (cf. Baudrillard, 1970/1998) .

In everyday language and understanding the word “materialism” has rather negative connotations. It implies neglecting other values, which are supposed to be more important and vital from the personal and social point of view. Philosophers are usually against “to have”, stressing the transcendental value of “to be”. The major religions have also rather negative attitudes to possession if material goods are the main object of attachment, wealth is not shared with the needy and becomes a value itself, ruling the lives of individuals (cf. the discussion of the subject in Górnik-Durose, 2002). Nevertheless “to have” seems to occupy a primary position in the lives of individuals and societies. In such a situation the question about the relation between a materialistic reality of everyday life and aims of education becomes obvious.

Thus, it is required now to establish objectives, principles and means of not only consumer education, which has already drawn a lot of attention of researchers and practitioners, but also of “education in possession”. “Education in possession” is understood here as a set of educational goals and means of their realization directing people towards conscious and responsible choices related to fulfilling their vital needs using effectively accessible material resources and establishing material standards of living which would secure not only the gratification of basic needs (survival) but also would stimulate personal development and full participation in social life in the global scale (well-being).

In the approach presented to “education in possession”, instead of looking at the problem from the point of view of idealistically set goals and directions of socialization and education, a question is asked – can acquiring and possessing material goods provide clear advantages in the lives of individuals, and more precise – is there a connection between material wealth and the quality of life and general life satisfaction in people. If yes, the principles of “education in possession” should be taken into consideration; if no, “education to give up possession” should be recommended.

The relationship between material wealth and psychological well-being

In recent years remarkable growth in research into determinants and correlates of happiness and subjective well-being has become evident. However, the focus on the issue of happiness has changed. Happiness is not a concern only for philoso-

phers any more. It is definitely a matter for psychologists, but also – surprisingly – for economists, who seem not to understand why, in the situation when in developed countries the majority of people have more discretionary income than ever before and enjoy the standard of living which is better than ever before, the statistics show that they have a bigger than ever problem in achieving happiness and life satisfaction. People appear just not as happy as they might be (and should be) given the resources at their disposal. Happiness and psychological well-being is definitely not a straight function of material wealth.

At the end of the last century a lot of research aimed at the identification of the character of the relationship between material wealth and psychological well-being was conducted. Some of the findings and conclusions attained almost a status of axioms. It turned out that at the societal level there is a significant correlation between psychological well-being and income. GDP *per capita* explains more than $\frac{1}{3}$ of the variance of happiness and life satisfaction (i.e. Ahuvia, Friedman, 1988; Diener, Diener, 1995; Frey, Stutzer, 2000; Diener, 2000; Inglehart, 1990). However, the subjective well-being does not grow linearly with GDP. A rapid increase is observed in poorer countries, and then it levels among countries, which are relatively wealthy, regardless of existing differences in material standard of living (i.e. Inglehart, Klingemann, 2000; Czapinski, 2004). Diener (2000) suggests that beyond a GDP *per capita* around \$8000 the association between wealth and happiness disappears.

A similar curve-linear relation is observed between personal income and subjective well-being within societies (Diener, Sandvik, Seidlitz, Diener, 1993; Ahuvia, Friedman, 1998; Csikszentmihalyi, 1999). Subjective well-being grows with increasing income to a certain point. After crossing this point the curve levels. It means that acquiring wealth significantly influences the life satisfaction of people who experience relative shortage of material resources, however, it does not have such importance in the case of people, who achieved a certain level of material standard of living. As Malcolm Forbes once said: “*Money isn't everything as long as you have enough*”. In addition at the individual level, in comparison between members of the same society, the relationship between income and psychological well-being is significantly weaker than in cross-national comparisons. The wealthier the countries the less important personal income is for the psychological well-being of their citizens (Veenhoven, 1997).

Why are we not happier, the wealthier we are?

At present it is clear what the relationship between material wealth and psychological well-being is. However, it is still not understood why the function represent-

ing this relationship is curve-linear and why at some point the curve levels and stabilizes. There are two major directions of explanations of this phenomena. The first could be called a “saturation” hypothesis, the second shows fields where people experience additional costs of a psychological nature which level the increase of happiness.

The “saturation” hypothesis states that the quality of life dependent on material wealth reaches its upper limit at a certain point and there is no further possible growth in this field.

If happiness is a function of the fulfillment of needs – as Veenhoven (1994, 1996) suggests – people who possess more material resources have better chances to realize their needs in a satisfactory manner. Possessing certain material assets is a vital condition for survival in the technologically and culturally demanding world. The “survival” does not refer only to maintaining physical integrity and safety, but – above all – to an opportunity to participate fully in social life. Furthermore, people who possess appropriate resources that guarantee fulfillment of essential needs do not experience deprivation and frustration.

Yet, what happens when basic needs are fully fulfilled and material resources still grow? Are people happier as they become wealthier? – Veenhoven asks (op.cit; also Diener, Diener, 1995; Diener, Oishi, 2000). The answer is no. When the income level is relatively low an increase in resources guarantees better fulfillment of basic needs (i.e. food, shelter), whereas when the income level is high discretionary income buys luxuries not necessities. Therefore, if psychological well-being is connected with fulfillments of innate “needs”, not “desires” (Diener, Oishi, Lucas, 2003), the increase in material resources – unrewarding any more from the point of view of fulfillment of inherent needs – does not improve psychological well-being.

However, when do people say that they have enough? Looking at the societal level it could be argued that “enough” is when the material standard of living similar to that in Ireland or Finland is attained (cf. Czapinski, 2004). To identify this “enough” at the individual level is even more difficult: when do we have “enough” to fulfill various individually defined needs? Perhaps the fact that human needs are defined in a very individual manner is the reason for the significantly weaker relationship between the material and psychological well-being at the individual level compared to the societal one. Also the subjectivity of individual assessments of material wealth can change the shape of this relationship, because for subjective well-being the objective level of income is less important than the perception of one’s own income as high or low, adequate or inadequate (cf. Ahuvia, Friedman, 1998; Hayo, Seifert, 2003).

A different explanation in the framework of the “saturation” hypothesis is proposed in “top – bottom” theories, which point out a genetic base for happiness (e. g.

Lykken, 1999; Czapinski, 2001). People are as happy as they could be, taking into consideration their genetic “programming”. External factors – including the increase of material wealth – have only a limited influence at an individual level of psychological well-being. Regardless of the material standard of living naturally “happy” people will perceive their material situation as better (or at least adequate) than “born malcontents” theirs.

The second explanation of the shape of the relationship between material and psychological well-being is based on the assumption that material wealth is not unquestionably a positive state of affairs. The realization of material goals and a higher and higher level of consumption could induce additional costs of a psychological nature.

American therapists have recently pointed out those “cost-consuming” aspects of material wealth. Goldbart, Jaffe and DiFuria (2003) observed that more and more wealthy people have problems with adjusting successfully to their new standard of living. They experience a lot of negative consequences of their – arguably – better situation. The authors named these problems “a sudden wealth syndrome”. “Sudden wealth” undeniably causes an increase of potential in various domains. It significantly influences self-confidence, but at the same time brings anxiety, a sense of guilt and depression and dysfunctions in close relationships (cf. also Luthar, 2003; Chang, Arkin, 2002). A sudden and dramatic change of the social status is a big challenge for a personal identity and a value system. People in such a situation have to cope with a conflict between two beliefs – “*it is good to have a lot of money*” and – “*money is the root of all evil*”. In addition they have to face a “mixed” attitude to the rich from the members of their previous social group.

As Luthar (2003) suggests in children from wealthy families a higher level of anxiety and greater depression have been diagnosed as well as higher substance abuse such as nicotine, alcohol, marihuana and other drugs use. The author assumes that this is a result of a strong achievement pressure on the one hand and isolation from adults on the other; in consequence children’s vital needs are not fulfilled.

A review of the rich literature on determinants of psychological well-being shows certain categories of factors, which are able to modify significantly the relationship between wealth and happiness. These factors influence happiness and psychological well-being from two sides. On the one hand, external environmental and situational factors of a cultural and economic nature define patterns, models and life styles, which are assumed to ensure happiness, and provide comparison standards. On the other hand, psychological regulators of human behaviour, such as the character of motivation, internalized values, individually established goals, determine who is and who is not capable of being happy. These two aspects are obviously interrelated, but for a clear picture they will be presented separately.

External obstacles to wealth-related happiness

Discrepancies in material wealth

The major obstacle to feeling happy in connection with possessing material resources is linked to an economic diversity within societies and observed discrepancies in material wealth. Feeling of happiness appeared not to be influenced simply by an income level and one's own material resources, but the fact that in one society the material standard of living is differentiated. Veenhoven (1994), looking at indicators of happiness in countries with various levels of discrepancy in income, states that the correlation between the well-being and discrepancies in income is -0.45 . It means that smaller discrepancies are accompanied by a higher level of subjective well-being and *vice versa*. Also O'Connell (2004) shows that it is not the income level that explains the variance in life satisfaction, but differentiation of income. Such a differentiation explains about 51% of the variance of life satisfaction.

The discrepancies in income may influence subjective well-being through certain mechanisms in the social scale, i.e. access to quality social services or – as O'Connell (op.cit.) suggests – a level of social cohesion and equality in work opportunities in egalitarian societies. However, the more important reasons seem to be connected with the perception and experience of discrepancies at the individual level.

The problem of discrepancies in relation to subjective well-being was addressed by Michalos (1985). In his multiple discrepancy theory he argues that in order to evaluate their own situation people use three major criteria – what I want, what I can expect (based on the effects of social comparisons and the effects of comparisons of their own present and past situation) and what I believe I deserve to obtain. The configuration promising life satisfaction is supposed to be as follows: my situation is consistent with my aspirations and expectations, I get what I deserve, I am doing better than others and better than in the past. Michalos points out that aspirations are the most important evaluation criterion. At the same time, Easterlin (2001) notes that subjective well-being is negatively related to aspiration about future income. The higher they are the lower well-being is. These aspirations, however, change over the life cycle proportionally to actual income. Thus, it is possible that the level of satisfaction will become constant while income still increases.

In a Polish study by Czapinski (1998) the main predictor of satisfaction related to the material situation was social comparison – what I possess in relation to other people. If people state that they possess significantly less than others they experience a lack of satisfaction and lower well-being, regardless of the actual fulfillment of needs.

Cultural rules and principles

Standards for comparisons have strong social roots. Patterns and models spread in a society form aspirations, expected outcomes and beliefs related to entitlement to obtain certain resources (Deutsch, 1985). In an economically diverse society these standards are also more differentiated. Such a situation creates uncertainty about what one should get and what one should expect. This uncertainty and/or choosing an inadequate standard (i.e. in upward comparisons) might result in a lower level of well-being (Schwartz, 2004).

Certain models, existing in the contemporary “culture of consumption” could be a significant source of problems with uniting material wealth with psychological well-being. A model which suggests that *money, image & fame* are the only way to achieve happiness and solve all human problems and dilemmas is a dominant one (Richins 1995; Kasser 2002; Kasser, Ryan, Couchman 2003). Such a model is responsible for constantly diminishing standards of material fulfillment and for a painful discrepancy between actual state and aspirations. It is impossible to experience well-being if a constant increase in the material standard of living of an average person is not even closely comparable to the standards established and promoted by the media and advertising.

However, at the same time certain “cultural protectors” of happiness are supposed to work within societies. Ahuvia (2002) suggests that the best assurance for psychological well-being is living in an individualistic society. The increase of individualism, which follows economic growth, giving people a sense of freedom of choice in all domains of life, guarantees the fulfillment of intrinsic values and achieving independence from social pressure and requirements. In his opinion collectivistic cultures, as oriented towards survival, are repressive, forcing compliance and realizing extrinsic values. Therefore, collectivistic cultures diminish the well-being of their members regardless of their material situation. On the other hand, people living in individualistic societies are not any more sensitive to wealth-related happiness issues. The sources of their well-being seem to be separated from their usually high standard of living and changes in this domain of life, so that they have a better chance to feel happy (Inglehart, 1990).

However, there is evidence that such an assumption could be inaccurate. A number of research results (cf. Schwartz, 2004 for reference) show that the rates of depression are significantly higher in more economically developed countries (individualistically oriented) than in less developed countries (collectivistically oriented). It is common for individualistic societies to be accused of a higher level of an “unhealthy” materialism (Baudrillard, 1998), which decreases psychological well-being. Cushman (1990) points out a problem of “empty self” in modern developed countries, which tends to be filled with easily accessible material goods,

but in the end becomes a source of constant frustration and lack of satisfaction. Ahuvia (op.cit.) argues, however, that collectivistic cultures have recently grown into materialism whereas cultures of individualistic orientation apply a different set of values named “post materialistic” by Inglehart (1990), which relate to well-being as opposed to “materialistic values” related to survival. On the other hand, he acknowledges the fact that collectivists become materialistic if such a pattern is imposed on them (Ahuvia, Wong 1995). If not, they realize other values considered by their society as crucial. At the same time individualists have a right to choose materialistic values freely and they do it almost enthusiastically.

It is worth mentioning at this point that maybe the controversy about individualistic and collectivistic concentration on material possession could be solved by taking into consideration that individualistic materialism can have a different face than collectivistic one. The results of my research on individualists and collectivists from two cultures – Polish and British - show that both orientations incline to focusing on different functions of possessed goods. The individualists have an inclination to focus on instrumental functions, whereas collectivists pay special attention to symbolic functions of possession, including the prestige function that is not especially important for individualists. In the case of collectivists materialism adopts a more spectacular form, although it does not have to be stronger than individualistic materialism oriented towards utility, comfort and pleasure (Górnik-Durose 2002).

Comfort achieved by individualistic societies in both material and non-material domains of life does not protect against consequences of a further concentration on material goals. Some authors, looking at American society, show that wealth and money in this well-off society do not lose their importance, only change their meaning; they are not directed to fulfillment of basic needs, but now they start playing a role of a purpose of life (Cambell, 1981; Patterson, Kim, 1991; Myers, 2000). In the case of collectivistically oriented societies the saturation with material wealth is significantly weaker than in individualistically oriented societies. Their members still climb up the slope described at the beginning of this article (cf. Fig.1), so that an increase of wealth can still result in higher indicators of happiness.

Internal obstacles to wealth-related well-being

Intrinsic versus extrinsic motivation

Why do we need material wealth? Such a question seems to sound trivial, but the answer can be really useful in explaining the wealth – happiness relationship. Solberg, Diener and Robinson (2003) recognize the character of motivation under-

lying the striving for material resources as an important source of potential costs of acquiring material wealth.

Deci and Ryan (1985) made a very well-known distinction between intrinsic and extrinsic motivation of human behaviour. This distinction has been used in a number of studies by Kasser and Ryan (i.e. 1993, 1996, 2001), as well as other authors addressing the problem of wealth related well-being, i.e. Carver and Baird (1998) and Srivastava, Locke and Bartol (2001). Carver and Baird (1998) found out that if the motives underlying striving for material success have an intrinsic character (hedonic motive or realization of other significant values), concentration on material goals does not lower the sense of well-being; a negative relationship exists only in the case of externally motivated striving for material success such as social acceptance seeking or a pressure of a social group.

Srivastava, Locke and Bartol (2001) obtained similar results. They established that a negative relation between striving for money and psychological well-being appeared only if motives underlying this striving concentrate around social comparisons, power, showing-off and self-presentation. Other motives did not have any significant effect on psychological well-being.

The nature of material goals

The results of the above-presented studies show clearly that not money and wealth *per se* but motives underlying the realization of material goals are responsible for lowering the psychological well-being in individuals striving for this sort of success. However, material goals appear to be difficult to fulfill. A process of establishing and realizing material goals is ruled by a different set of principles than goals related to other domains (i.e. health, family, friends, education, self-esteem). Generally, discrepancies related to material standards of living are considered to be more significant and more salient than discrepancies in other areas (Michalos 1985; Solberg, Diener, Robinson 2003). People are usually convinced that they are more distant from the fulfillment of material goals than goals of different nature. The reason could be that in practice there is no upper limit for money and material goods, which could be possessed by an individual; therefore, if people strive to achieve material goals they can have a constant feeling that they are not doing well enough. It is possible that such a situation is caused by unrealistic models of lifestyles transmitted by advertising and the media (Richins 1995).

Solberg, Diener and Robinson (2003) analyzed data obtained by Michalos (1985) and completed them by results of their own research. The subjects were asked to assess their life satisfaction in various domains (finance, health, family, work, friends, place where they live, partner, recreation, religion, self-esteem, education). It turned out that the material domain (finance) was a source of the significantly

weakest satisfaction. The authors concluded that the material domain was the one where people not only are least satisfied but also perceive the largest discrepancy between what they possess and what they ought to possess according to a comparison standard. The authors suspect that the reason could be that a material standard is not “closed” – one can always have more and this “more” can be expressed in an objective form, i.e. a number showing the size of a bank account (cf. also Pugno, 2005). As Easterlin (2005) states, the greater the increase in possession, the greater the increase in desires. Aspirations follow changes in the material domain, but are relatively stable in other domains, i.e. a close relationship or family, where standards are more precisely defined. People usually want to have one good partner at a time, one or two promising children, a few real friends, etc. It is not a matter of quantity but quality. In addition the quality of a close relationship cannot be expressed in such objective terms as a bank balance; therefore there is not a big danger that they would devalue significantly.

In a research study by Kasser and Ryan (2001), aiming at checking in what way the fulfilling of materialistic and non-materialistic goals influences psychological well-being and self-esteem, the subjects were asked to assess how close they were to realizing their material (financial success, social recognition, appealing appearance) and non-material (personal growth, intimacy, helpfulness/community feeling) goals. The subjects who were successful at fulfilling non-materialistic goals and were successful or not at realizing materialistic goals showed positive well-being, whereas the subjects who were not successful at realizing non-materialistic goals and fulfilled or not materialistic ones exhibited less contentment and satisfaction.

In a longitudinal study examining the relation between goals for financial success, attainment of these goals and satisfaction with various domains of life Nickerson, Schwartz, Diener and Kahnemann (2003) showed that the negative effect of material goals on psychological well-being diminished as household income increased. However, negative consequences of the attachment to financial goals sustained in the field of family life. The stronger the goal, the lower the satisfaction appeared to be, regardless of household income. At the same time – as authors pointed out – the satisfaction with family life was one of the strongest predictors of overall life satisfaction.

Materialism

There are people especially strongly attached to achieving goals for financial and material success and desperately striving for wealth. They are called materialists. They seem to be in an especially difficult situation, because there is no argument between authors that materialism is highly “unhealthy” from the point of view of

happiness and psychological well-being (cf. Richins, Dawson 1992; Kasser, Ryan 1996). Richins and Dawson (1992) define materialism in terms of a value, which exhibits itself in placing material goods in the centre of individuals' life and treating wealth as a crucial indicator of success and a criterion for happiness. Kasser and Ryan (1996) extend the concept of materialism to a specific "*triumvirate*" – money, image & fame. They also suggest that the more directed to obtain financial success, social recognition and appealing appearance people are, the lower the quality of life is. The above-mentioned "*triumvirate*" creates a cluster of extrinsic values. The prospect for a "good life", conversely, is determined by intrinsic values such as autonomy, competence, personal growth, intimacy, belongingness, helpfulness and community feelings, and self-acceptance.

And indeed, the research by Cohen and Cohen (1996) showed that adolescents who were materialistically oriented exhibited a wide range of psychological disorders. Compared to their peers who were less materialistically oriented they were more likely to have separation anxiety disorder, be paranoid, narcissistic and histrionic, have difficulties with attention, isolate themselves socially, have difficulties with emotional expression and controlling impulses, be either avoidant or over-dependent on other people, relate to people in a passive-aggressive manner, attempt to over-control their environment, etc.

Other authors also show that people who consider financial success to be the most important goal in their life have a lower level of well-being and self-realization and a higher level of depression and anxiety than people who are intrinsically oriented (Kasser, Ryan 1993, 1996; Belk 1985; Richins, Dawson 1992; Myers, 2000). After a purchase materialists usually feel anger, disappointment and guilt, instead of positive emotions connected with newly obtained objects (Richins, Dawson 1992). People who concentrate on material goods experience a lack of security and freedom; their social relationships are less satisfying and in addition they have problems with unstable, often low self-esteem (Kasser 2002). Their self-esteem cannot be supported by cherished possessions, because concentration on them turns out to be a very deceiving strategy of protecting it when threatened (Górnik-Durose 2002). The lack of satisfaction among people with high materialistic orientation seems to be a cross-cultural phenomenon (cf. Kasser 2002; Kasser, Ryan, Couchman, Sheldon 2003; Suh, Diener, Oishi, Triandis 1998).

At the end of this section it is worth noting that – as in the majority of research on the relationship between material wealth and psychological well-being – the direction of influence is not clear. Materialistic orientation is not only a result of deprivation of needs but also a strategy of coping with this deprivation. It engages people in a destructive "vicious circle", when people concentrate on material possession because they experience frustration and deprivation and at the same time

they experience frustration and deprivation, because they concentrate too much on material goals (Chang, Arkin, 2002, Kasser 2002).

“For-function” versus “instead-of-function” of material wealth

Generally speaking, people can possess and multiply resources “for” or “instead of”.

Material resources in the “for-function” are tools for fulfilling various needs and realizing important goals of varying nature according to cultural standards at the level defined by civilization and technology. Their role in this case is indisputable. The increase of resources, if it leads to better realization of needs, is satisfying and raises the general well-being. This supposition about the instrumental function of material resources and its positive relation to psychological well-being is supported by research by Diener and Fujita (1995), which shows that possessing resources, appropriate from the point of view of established targets, is a vital condition of psychological well-being. Possessing and increasing material wealth have sense in relation to well-being only if it guarantees the realization of fundamental needs, ambitions and aspirations. If ambitions and aspirations are located in spheres where material resources are useless, the latter become inadequate to needs, expectations and activities of an individual and lose their impact on subjective well-being.

However, material resources can also serve an “instead-of-function”. It means that they could be used as a substitute for other valuable objects or states, which are out of reach of an individual. The psychological literature gives quite a good insight into a spectrum of psychological states that can be substituted by acquiring material wealth. The list can be entered by security, power, love and freedom, as pointed out in a psychoanalytical concept by Goldberg and Lewis (1978;cf. also Kasser, 2002). Cushman (1990), on the other hand, suggests that the self of modern man is empty, because of a lack of family bonds, tradition and community involvements. This emptiness is filled by excessive consumption of material objects, which is supposed to overcome growing alienation and disintegration. Also Pugno (2005) presents a strong case for the claim that in the contemporary world “market goods” tend to substitute “relational goods”, such as intimate relationship, friendship, etc.

Csikszentmihalyi (2003) treats the concentration on consumption and material goods as a substitute of “flow”. Solomon, Greenberg and Pyszczynski (2002) see material resources as a means of terror-management, reducing the fear of death (cf. also Kasser, Sheldon 2000). It is quite possible that – as Baumeister and Tice (1990) suggest, questioning the terror-management theory – that material resources protect not against the fear of death, but rather against the fear of social exclusion.

Conflicting values

In the field of motivation an important source of potential psychological costs is the domain of values. The approach to psychological and material well-being from the point of view of values places the material goals and orientation in the wider context of a whole value structure (not only materialistic values) and usually indicates an area of conflicting values. Such a conflict blocks the possibility to experience happiness in connection with possessed wealth. It appears either between values within one person or between individual and social values.

The first type of a value-conflict is shown in the research by Burroughs and Rindfleisch (2002). Not only do authors compare how materialistic as well as other values influence subjective well-being, but also try to capture an interactive effect of different values, which could reflect a potential value-conflict. The authors assume that materialistic “egocentric” values oppose “collective” values, such as family or religion. However, because there is a social pressure to accept both, people can include them all in their value system. It results in permanent tension and lowering of well-being. In their study Burroughs and Rindfleisch positively verified their assumption. It turned out that if people simultaneously acknowledged materialistic and collective values, they experienced stress and anxiety, which lowered their quality of life. If, on the other hand, they were “devoted” materialists they did not experience negative consequences of a value-conflict and had a chance to be happier.

The conflict between individual and societal values is addressed in a study by Kasser and Ahuvia (2002). The authors start with a Sagiv’s and Schwartz’s (2000) statement that the relation between values and well-being depends on the consistency of individual values and cultural standards within a certain society. Accepting values from the main cultural stream should result in the enhancement and stabilization of well-being, whereas opposing them should be psychologically costly. The results of the study showed, however, that even if cultural and social standards were unquestionably materialistic, individuals who internalized such standards to a high extent suffered from low well-being, especially related to self-realization and vitality, showed signs of higher anxiety and negative physiological symptoms, etc. On the other hand, the individuals who – even against their own culture – credited intrinsic values were in a better situation. Thus, Ahuvia and Kasser show once more that materialistic aspirations and values are “unhealthy” *per se*. A strong materialistic orientation acts against well-being and happiness even if it is well-internalized and does not meet any competing values.

Management of material resources

Usually when the relationship between material wealth and psychological well-being is analyzed the attention is concentrated on possessing and increasing

material resources. Whereas, maybe this problem does not relate strictly and exclusively to how much one has but also to how much and in what way one spends and how one distributes one's resources.

As research shows, people who do not have problems with spending money, regardless of how much they have – so-called “spenders”, comparing to people who tend to keep their money close – “savers”, are healthier and happier (Rubinstein 1981). “Savers”, in comparison to “spenders” have lower self-esteem, a higher anxiety level, lower material and general life satisfaction (McClure 1984). However, on the other hand, financial self-control results in better adaptation (Lunt, Livingstone 1991), and a lack of self-control in a financial domain leads to negative psychological consequences, i.e. feeling of guilt, lower self-esteem when losing control (cf. compulsive buying – Faber, O'Guinn 1992; Baumeister 2002). Also falling into debt lowers psychological well-being (Ahuvia, Friedman 1998).

It is possible, then, that the relationship between spending and saving and the well-being is U-shaped. The satisfaction rises with “liberating” resources, but only to a certain point. After reaching this point it decreases the more significantly the closer spending is to compulsion (Tatzel 2002).

The second potential source of dissatisfaction in connection with material resources disposition relates to what people actually buy for the money they earn. So far the assumption was that people buy and collect material goods that were supposed to make them happy and they unfortunately do not. The new approach redirects the attention from the “economy of possession” to an “economy of experience”. As Van Boven (2003, 2005) argues happiness is easier to achieve if people allocate their resources towards life experiences (i.e. buying a piece of art to admire, spending money on an activity holiday) than towards material goods. From the happiness point of view “doing” is more rewarding than “having”. The author points out three reasons why experiential purchases can make people happier than material ones. Firstly, – because they are more open to positive reinterpretation, secondly – are less prone to disadvantageous social comparisons, and thirdly – are more likely to engage in a gratifying social relationship.

Education in possession . Summary and conclusions

At the beginning of this article the question was asked what direction of education - “to get possessions” or “to give up possessions” - should be recommended. The answer was placed in the context of advantages drawn from acquiring material wealth, defined in terms of happiness and life satisfaction. Empirical evidence,

supporting contradictory claims - that material possessions can or cannot make people happier - was presented.

The quoted research results showed that possessing is definitely beneficial from an individual point of view, because money and material goods are vital to secure fulfilment of a wide range of human needs and enable an effective realization of everyday tasks and activities. Thus, rather education to get possession not education to give it up should be taken into consideration.

However, some limits to wealth-related well-being were presented as well. The general conclusion from the review of empirical findings is that wealth fulfils its function only in the area of a necessary comfort. Beyond that material strivings seem to be psychologically disadvantageous and consequently lose their sense altogether. After reaching a certain level of wealth people are not happier when they become richer. The reason is that they obtain a surplus of possessions they do not really need. In addition, on their way to wealth-related happiness they have to bear with certain costs of their acquisitive activity. The costs are rooted in external and internal factors, certain obstacles that have to be overcome to enable life satisfaction, well-being and happiness. Thus, "education in possession" should be based on generating the knowledge and skills related to acquiring and possessing which could be effective from the point of view of being happy and satisfied. The potential guidelines for this sort of education are contained in avoiding psychological costs of acquiring and possessing material wealth listed in the article.

The first category of the listed costs is related to potential negative outcomes of a process of social comparison. If people cannot achieve material standards of living taken for upward comparisons, often promoted by the media and advertising, they feel inferior and inadequate. The imperative in such a situation seems to be obvious - "try harder". However, the sense of trying harder can be questioned - is there any advantage in gaining more and more? The education should facilitate getting an answer to such a question, mainly by stressing the illusion of upward comparisons in the field of material wealth and helping to establish adequate reference standards taking into consideration also non-material values and life goals. Above all, education should "immunise" against models presented by the media and advertising, by showing mechanisms underlying the promotion of certain life styles and models of consumption (cf. Leiss, Kline, Jhally, 1990). One can argue, however, that financial aspirations of ordinary people are the major force behind economic growth. If an American "shoe cleaner" had not seen his future as a millionaire he would never have acquired sufficient wealth to go up the social ladder and build the wealth of the nation. On the other hand - as Kasser and Ryan (1993) point out - such an "American Dream" has definitely a dark side. Thus, in the everyday life of an average person a comparison of his/her standard of living with

the standard of living of a neighbour from more or less the same social background seems to be more beneficial from a psychological point of view than a comparison with the material situation of a character from an American soap opera.

The second major category of psychological costs of acquiring and possessing material wealth is a lack of satisfaction emerging from accepting extrinsic goals and values. It relates also to treating possessions as a value *per se* or using it as a substitute and compensation of frustration and deprivation in other important domains of life. Striving for material success and achieving material goals, which in their nature are “ungrateful” in realization, often result in neglecting other vital aspects of life, like intimate relationships, family, self-realization. The outcomes of such an activity unfortunately are not able to compensate deprivation in these fields. The “education in possession” should therefore concentrate on building the ability to recognize and accept the significance of intrinsic motivation and values and indicate that material possessions are only “tools” to achieve essential goals in life such as self-realization and positive social relationships. In theory, people accept the fact that sources of happiness and life satisfaction are located in other than material domains of life, in practice – in order to secure the desired level of material comfort they do not stop on their way to gaining more and more material profits and do not alter their patterns of behaviour achieving a certain – relatively satisfactory – standard of living¹. Their failure in achieving happiness in growing affluence is usually perceived as rooted in still insufficient wealth. The education should therefore help people to find a way out from the vicious circle of material strivings and a constant lack of satisfaction by encouraging alternative life styles based on intrinsic and internal drives of human activity.

The third category of costs is connected with the fact that the domain of personal and social values is usually complex and full of internal tensions. The necessity to cope with conflicting values, when materialistic values collide with values of a different nature and origin is the source of serious psychological dilemmas. The aim of the education in this field should then be to help to establish a strong foundation of psychologically “advantageous” values, since the materialistic orientation is generally “unhealthy” in the psychological sense. Such a foundation of vital values could serve as a benchmark, giving support for individuals to recognize, evaluate and make decisions about other values promoted by society, the media and advertising, including material values of “money, image and fame”.

The final source of psychological costs of material possession lies in the inefficient management of material resources resulting in not being able to find a satis-

¹ This attitude is recapitulated in one of the advertising slogans using “common wisdom”, but twisting it around – “*money does not bring happiness, but you check it out !*”. People usually do.

factory balance between saving and spending, i.e. “crystallizing” a material potential in a way that is inadequate to personal needs. The failure of the management of material resources can cause not only psychological, but also economic problems in the form of excessive debt, which itself is a reason for a psychological discomfort. In this domain “education in possession” equals in fact economic and consumer education, which helps to understand the micro- and macroeconomic processes and mechanisms involved in buying – selling relations, and to make proper use of advertising, in-store influences and consumer credit.

Education in this field should also address the new growing phenomena in consumer behaviour, so-called “experience economy”. “Buying experiences” appears to be more psychologically advantageous than buying material goods, however, the danger is that this could be only “a new face of old materialism”, thus the education should stress the intrinsic aspects of activities as a source of positive experiences, not the extrinsic involving “showing-off” and fulfilling the needs for “image and fame”.

* * *

A life without possession is a utopian concept. On the other hand – life dedicated to proliferation of material goods does not guarantee fulfillment of vital human needs. The socialization and education processes have to find a golden rule in this respect. Although without any doubt the conclusions from the presented research and analyses have a major psychological and social value, I understand that for economists some of them would be very difficult to accept. External financial and material motivation is psychologically disadvantageous, although since the Weberian idea of protestant ethic being the basis for the development of capitalism and McClalland’s theory of the socially and economically profitable achievement motivation, it is perceived as a necessary condition for economic growth. Cultures which do not value material achievements experience serious economic problems (cf. Harrison, Huntington, 2000) and these problems reflect in a lower level of happiness and life satisfaction within these nations. However, the wealthy societies do not become happier when they grow even richer. Therefore, the call for the “golden rule” in possession relates also to the macroeconomic and societal level.

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