

Consumption and Home Ownership:

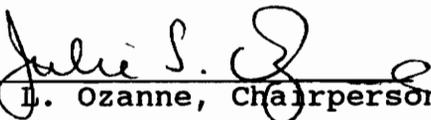
The Evolving Meaning of Home

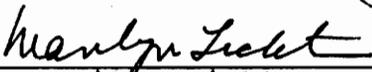
by

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Dissertation submitted to the Faculty of the
Virginia Polytechnic Institute and State University
in partial fulfillment of the requirements of the
degree of
Doctor of Philosophy
in
Marketing

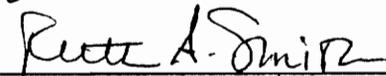
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ABSTRACT

This study investigates the purchase and consumption of a house. An interpretive methodology was used, which resulted in multiple indepth interviews with fourteen informants and ten months of participant observation with Appalachian Mountain Housing building two houses for needy consumers.

Chapters two to four describe the major emergent themes from the study. Specifically, chapter two looks at the house as a constraint on consumption. The purchase of a house channels a large portion of the consumers' resources into payment of the mortgage and purchase of complementary items, and constrains future consumption. Chapter three examines the transformation of a house into a home, and describes four ways by which the informants for this study made this transformation. Chapter four provides an interpretation of the emergent themes discussed in chapters two and three, and suggests the home is a continuously evolving entity. The home changes both physically and symbolically to reflect changes in the lives of the informants.

Chapters five and six connect the findings of this study to the existing literature on consumer acquisitiveness. Specifically, chapter five discusses materialism in the context of the purchase of a house, and concludes that the experiences of the informants for this study are substantially different from the existing theories of materialism. This may be due to nonmaterialistic informants, but it may also reflect inadequate theories of materialism. The ideological assumptions of current theories of materialism are examined, and the study concludes an ideological bias exists. Some of the results are then reinterpreted using political ideology as a guide. The chapter concludes with a discussion of the impact of children on materialistic consumption.

Chapter six expands on McCracken's (1988a) theory of Diderot unities and the Diderot effect to better understand the findings of this study. McCracken's theory is expanded by integrating 1) sources of the correspondence between possessions and certain cultural categories; 2) meaning extraction and creation; 3) the extended self; and 4) materialism. The results of previous chapters of this study are then reinterpreted in light of the integrated model.

The study concludes with a summary of the findings, and a discussion of the contribution of the study, as well as limitations and future directions for subsequent research.

ACKNOWLEDGEMENTS

There are many people who contributed, either directly or indirectly, to writing this dissertation. In no particular order, they are the following. Wanda Belcher Nolley, for transcribing the many interviews; Melba Gold, for financial assistance when it was most needed; Dirk and Duane Gold, for the blessing; Jamie and Linda Evans for the lodging; Jamie Evans, Boyd Hooper, Doug Robertson, Jeff Paine, Scott Messer, Kevin Nyce, Eric Louchez, Jordan Lowe, and Geoff Tonini, for making my burden light; Scott Hendricks, for the example (you are truly a master teacher); Keith Hunt, for the sage and timely advice (among many other things); Val Larsen, for the many discussions that sharpened my thinking; John McCreary and Retha Kilpatrick, for believing in me; my father, Curtis Wright, for the example; the informants for this study, who must remain anonymous; and to my children, Matthew, Amy, Wesley, and Eliza, for the time you sacrificed while I was away from home, and for the many nose prints on the window upon my return.

Special recognition is also due to members of my dissertation committee, Jim Littlefield, Jan Nespor, Marilyn Lichtman, and Ruth Smith, for their help and insightful comments.

I am especially grateful to the two Julies who have been most important in my life during the four years of graduate study. First, I owe a large debt to Julie L. Ozanne, my dissertation chair, for the patience, the suggestions, the financial assistance, the direction, the freedom, and the friendship. Thank you especially for going to bat for me when the chips were down. You are a fine example of both a professor and a person, and I am better for having known you. This dissertation would have been impossible without your guidance. Finally, I must give a heartfelt thanks to my wife and eternal companion, Julie Wright. She ran the house, cared for the children, earned the money, and kept the dissertation and dissertation writer in balance. If it were in my power, I would have both our names put on the degree, as we truly earned it together. Thank you for the companionship and the love during good times and bad; thank you for the support when I stumbled, and the rejoicing when I succeeded. Thank you especially for making of our house a celestial home. I can't imagine what life would be like without you by my side. I intend never to find out.

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SECTION ONE

This section consists of the first chapter, and provides an overview of the entire study. Chapter one briefly discusses the relevant literature on home ownership, provides a methodological overview, and briefly profiles the findings of each chapter.

CHAPTER 1: INTRODUCTION

The purchase of a house is probably the largest single expenditure most consumers will make during their lifetimes (Hausknecht and Webb 1991). As such, it is a major contributor to consumers' quality of life (Davis and Fine-Davis 1981). The purchase of a house also requires that a significant portion of income be directed to mortgage payments, insurance, taxes, and general maintenance (Zelenak 1993), which reduces the discretionary income of the new owner and impacts future consumption (Byrd 1993).

Further, the house is something with which the consumer interacts daily and, thus, it provides a context for other consumption activities (Belk 1988). The house is consumed over an extended period of time, lasting from a few months to several decades (Claiborne and Ozanne 1990). As such, it can be transformed into a home and become a very meaningful possession to its owners (Belk, Wallendorf, and Sherry 1989; Csikszentmihalyi and Rochberg-Halton 1981).

The purchase and consumption of a house can also provide a context in which to examine materialism (Wright 1992). Belk (1984, p. 291) defines materialism as:

...the importance a consumer attaches to worldly possessions. At the highest level of materialism, such possessions assume a central place in a person's life, and are believed to provide the greatest sources of satisfaction and dissatisfaction (see also Belk 1985).

Here, materialism specifically refers to the need to have possessions for their own sake and the belief that possessions are essential to happiness, well-being, and satisfaction in life. While Belk (1984, 1985) and Richins and Dawson (1992) allow for the possibility that large numbers of possessions may be accumulated by people who are not materialistic, others define materialism simply in terms of the number of possessions one acquires (e.g., Collins and Jacobson 1990; Pollay 1986). Defined in this way, materialism is often attacked by social critics because of its potentially dysfunctional consequences to both the environment and to social relationships (Bond 1992; Dorscht et al. 1992; Kilbourne 1992; Rudmin and Richins 1992).

The study of materialism is relevant to marketing because marketing activities such as advertising have been accused of creating rampant materialism (Pollay 1986). Further, most studies imply directly or indirectly that materialism is "bad" and socially undesirable (Belk 1983; Wright 1992). If materialism is viewed as "bad," then the role marketing

plays in issues of life dissatisfaction, resource depletion, wealth distribution, and harmful side-effects on the environment from business and marketing activities becomes important (Belk 1984, 1985; Pollay 1986; Richins and Dawson 1992; Rudmin and Richins 1982).

While the study of materialism is an important topic with growing interest, there is no consensus on the definition of materialism. For example, is materialism inferred from personality traits (Belk 1985)? Is it a consumer value (Richins and Dawson 1990, 1991)? Or is it simply the accumulation of possessions (Collins and Jacobson 1991; Pollay 1986)? Further, only negative outcomes such as life dissatisfaction and environmental damage have been examined (Belk 1984, 1985; Cole et al. 1992; Richins and Dawson 1992; Wright and Larsen 1993). Are there potentially positive outcomes of materialistic consumption? Could not materialistic consumption spurred on by marketing result in increased economic activity, more jobs, and higher standards of living (Belk 1983), which in turn lead to life satisfaction?

The purpose of this research is to conduct an interpretive study to better understand the domain of materialism and to propose a broader, more encompassing definition of the phenomenon without making the a priori assumption that materialism is "bad" and socially undesirable.

The purchase and consumption of a house can provide a context for studying materialism. The purchase of a house can trigger the acquisition of a large number of possessions in a relatively short period of time as consumers fill up and take care of their homes. This study sought to better understand materialism by interviewing and observing consumers who purchased homes and were intensely involved in the acquisition and consumption of complementary possessions for their homes.

This study adds to the existing consumer research on materialism by using the purchase and consumption of a house as a context for study. Further, it also investigates the meaning of the house and home to consumers, and its relevance to various marketing and consumer constituencies. Despite the importance of this purchase and the centrality of the house in many consumers' lives after purchase, very little consumer research has been focused on the purchase of a house and the meaning of the home. This is unfortunate, as such a purchase has an impact on consumer decision-making, need recognition, product complementarity, consumer lifestyles, and many other concepts important to the study of consumer behavior and marketing.

This chapter is divided into eight sections. The first section will

review the literature examining the house or home. The second section will provide a brief overview of the methodology used in this study. The third through the seventh sections will preview the findings of this study. The final section is the conclusion of this chapter.

The House in Consumer Research

Comparatively little consumer research has been conducted about the purchase of the house. This is surprising, given that the house is the largest purchase most consumers will ever make (Zelenak 1993). Most studies to date focus primarily on consumer decision making (Munsinger, Weber, and Hansen 1975; Park 1982; Silver 1988; Wilk 1986) or consumer satisfaction with the house or house purchase process (Hausknecht and Webb 1991; Kaynak and Stevenson 1982; Onibokun 1974; Rent and Rent 1978).

One of the findings of one study (Czikszentmihalyi and Rochberg-Halton 1981) suggested that the home could also provide an adequate context for the study of materialism. The house is the shelter for possessions, and many acquisitions are made in response to home ownership.

Recently, a growing number of consumer researchers have examined the symbolic meaning of the "home." Hill and Stamey (1990) examined the "homes" of the chronically homeless, and concluded that they had housing values substantially different from those of the American middle class. As such, the homeless informants required smaller spaces and did without running water, electricity, and plumbing. In a related study, Hill (1991) examined the meaning of home among women living in a homeless shelter. He concluded that the meaning of and type of home they fantasized about depended on their past housing experiences and future expectations of housing. Belk et al. (1989) examined the housing choices of residents of a summer trailer park and suggested that the investment of personal energy into house and yard decorations transformed their profane housing arrangements into sacred homes. Claiborne and Ozanne (1990), in their study of the construction of custom homes, viewed the home as a metaphor for living since their informants structured their homes as they wished to structure their lives. The past literature has found that the home is a symbolically rich area of consumer research.

A related stream of research focuses on the meanings informants attach to possessions that they shelter in their homes. McCracken (1989) examined the constellation of possessions in the typical middle-class Canadian home, and concluded that "homeyness" was a property created in these homes by specific types of possessions. Mehta and Belk (1991) concluded that the possessions in the homes of Indian immigrants to the

United States were indicative of the self-concepts of the inhabitants. Belk (1992b) examined the consequences of uprooting families from their homes and moving possessions across the country. He discovered five levels of symbolic meanings these families attached to their possessions: sacred, material, personal, familial, and communal. These meanings contributed to the informants' extended selves. Not only has the home been found to be an important symbolic possession, but it is also the repository for consumer possessions. As such, it also takes on meaning associated with this function.

The current study fits into the these last three research streams. Specifically, this study investigated materialism in the consumption of newly purchased homes. It also investigated the meanings informants attached to the possessions in their homes. The next section provides an overview of the methodology used in this study.

Methodological Overview

The appendix contains the full details of the methodology used in this study. Since the goal of this dissertation was a deep understanding of materialism and the meaning associated with the home and the possessions in the home, an interpretive approach and the various associated methodologies were employed (Holbrook 1987; Hudson and Ozanne 1988; Pollay 1986). Specifically, I used indepth interviews (Briggs 1986; McCracken 1988b; Spradley 1979), participant observation (Belk 1991c; Hammersley and Atkinson 1983; Hirschman 1986) and autodrivng of photographs (Belk, Wallendorf, and Sherry 1988; Heisley and Levy 1991).

The purchase of a new house often results in the acquisition of a large number of possessions in a relatively short period of time (Wright 1992). Hence, the informants selected for this study had either recently purchased their first house, or purchased a larger house after living in a smaller house for a period of time. All initial interviews and most follow-up interviews were conducted in the informants' homes.

This study is longitudinal in nature, since informants were interviewed and contacted multiple times over a fifteen month period (see Table 1 for more detailed information). A total of eight house purchasing situations were experienced by the fourteen informants in this study. In six cases, both the husband and wife participated in the interview process. One informant, Hannah, was divorced, and the wife of one informant couple was absent during both the initial and follow-up interview. Consistent with other interpretive studies published in the consumer research literature, sampling stopped when redundancy was

Table 1
Characteristics of Informants

	Age	Marital Status	Employment	Children	Est. Income	Cost of House	Number of Contacts ¹	Total Interview time
Arnold	40	M	FT Student	1	\$30-35K	\$50K	2	90 minutes
Angie	41	M	Teacher					
Bill	34	M	Purchasing Agent	3	\$30-40K	\$89K	3	2 Hours 50 min.
Betty	33	M	Homemaker					
Charles	46	M ²	Professor	3	\$80-100K	\$152K	8	6 hours 15 min.
Cindy	33	M	Professor					
Dennis	23	M	FT Student	1	\$15-18K	\$11K	1	50 minutes
Diane	21	M	PT Past Food					
Eric	37	M	Hospital Admin.	4	\$50-60K	\$120K	3	3 hours 30 min.
Ellen	35	M	Homemaker					
Frank	27	M ³	Police Officer	0	\$40-50K	\$58K	5	3 Hours 30 min.
Francine	28	M	Beautician					
Gary	33	M	Computer Services	3	\$50-65K	\$108K	4	3 hours 10 min.
Georgia	37	M ⁴	Copy Shop Worker					
Hannah	28	D	FT Student PT Past Food PT Nursing Assistant Government Assistance	1	\$5-10K	\$25K	2	90 min. ⁵

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¹Includes number of interviews, follow-up phone calls, and chance meetings, but does not include the initial contact to set up the appointment.

²Both Charles and Cindy have been married previously.

³Frank and Francine were married to each other once before. That marriage was annulled, and they were remarried to each other six months later.

⁴Georgia's two oldest daughters are from a previous marriage. The youngest daughter is also Gary's daughter.

⁵Though the actual interview time was only 90 minutes over two interviews, I spent eight months with Hannah building her house. During this time, I passed many hours talking with her as we built her house each Saturday morning. These encounters are recorded in my field notes. In many ways, the deepest encounter with an informant came from my association with Hannah.

apparent (e.g., Bergadaà 1990; McCracken 1988a, 1988b; Mick and Buhl 1992; Schouten 1991; Thompson, Locander, and Pollio 1990).

Data Collection and Analysis. Data collection consisted of indepth interviews and participant observation. Indeath interviews proceeded in two phases. The first phase involved indepth, unstructured interviews in which the informants took the lead in discussing their home and possessions. During the interviews, I asked to take a tour of the informants' homes, during which time I also photographed the informants' homes and possessions in the home. In the second phase, I employed follow-up interviews with these same informants to probe emerging themes and unresolved issues that came up during analysis. I also used the autodiving photo-elicitation technique in follow-up interviews. Here, I showed the informants the pictures I had taken of their homes and possessions during the first interview. I then asked the informants to talk to me about the pictures of their homes and possessions I had taken during the initial visit.

Participant observation consisted of participating in the construction of one informant's (Hannah) home with the Appalachian Mountain Housing organization. Appalachian Mountain Housing is a volunteer organization that builds low cost homes using volunteer labor for consumers living in substandard housing. During the construction, I took detailed notes of the building process. I also attended organizational meetings and fund raisers, where I also took notes. In addition, I also took photographs chronicling the building of the home.

Data for the study consisted of transcripts of recorded interviews, transcripts of photographic autodiving sessions, researcher field notes written after each interview and period of observation, and photographs. The data for the study were interpretively and iteratively analyzed using the methods of McCracken (1988b) and Spradley (1979).

Environmental Context. The interviews with these eight homeowners and participant observation with Appalachian Mountain Housing were conducted between March 23, 1992 and June 19, 1993. This was during a period of economic sluggishness and falling interest rates. Hence, during the duration of this study, many homeowners nationwide were refinancing their mortgages to either lower their monthly housing expense or to decrease the term of the loan (Zelenak 1993). The experiences of the informants for this study were consistent with the national trend. The informants all lived in a rural portion of the American southeast, where housing expenses and household incomes were lower than in major population

centers.

Informant Data. Table 1 introduces each of the fourteen informants. The informants ranged in age from 28 to 45, and were predominantly from the middle class. With the exception of Dennis and Diane, all informant couples were interviewed at least two times. Dennis and Diane declined to participate after the initial interview. Arnold and Angie and Hannah were interviewed twice; Bill and Betty, Gary and Georgia, and Eric and Ellen were interviewed three times; Frank and Francine were interviewed four times, with three follow-up phone calls to clarify points; and Charles and Cindy were interviewed five times, with numerous follow-up calls to clarify important points. Though Hannah was only interviewed twice, I spent eight months working with her building her house as a volunteer with Appalachian Mountain Housing. During this time, I passed many hours talking with her, and recorded these conversations in my field notes when I returned home. In many ways, the deepest encounter with an informant came from my association with Hannah.

The data generated from this study were rich and varied. A brief overview of the results of this research are contained in the following sections.

The House as a Constraint on Consumer Financial Resources

The first major category of findings from this study is discussed in chapter two and focuses on the house as a constraint on consumer financial resources. Though perhaps the least deep of all the findings from this study, chapter two contains some insights on consumer behavior in light of the purchase of a house (insights from this chapter are reinterpreted in chapter six). For all of the informants, the decision to purchase a house required strategies to deal with a reduction in disposable income as a large portion of resources were redirected to paying for the house, which is discussed in chapter two.

For many, renting was less expensive than buying and, thus, the decision to buy meant reductions in discretionary income. This drop in discretionary income produced three effects. First, though many informants already abided by budgets, the purchase of a house forced them to become more budget conscious. Second, informants used strategies to either enhance short-run cash flows by refinancing their house mortgages at lower interest rates or by reducing the term of the loan. This either lowered the monthly interest payment or decreased the term of the loan, saving money in the long run. Finally, other consumption behaviors were constrained as the available discretionary income was directed not only

toward the house mortgage, but also toward purchasing other possessions to complement the house purchase (e.g., furniture, lawn and garden tools). Hence, for most informants, the house purchase reordered their personal finances, and had a direct effect on their subsequent consumption.

However, the purchase of a house impacts more than just personal finances. For most informants, the house purchase was steeped with symbolic meaning. The next section reviews some of the deeper meanings of home ownership.

Deep Meaning in Home Ownership: The Transformation of a House into a Home

Chapter three discusses four ways by which the house, a commodity bought and sold in the market place, is transformed into a singularized and meaningful home. They are 1) transition; 2) consumption rituals; 3) sacralization of the home; and 4) extension of self.

The informants often purchase the house during periods of transition between social roles. For example, many informants purchased houses as they had their first children or expanded their family size. As such, the house became important as a place to rear children, and took on associated symbolic meanings transforming the house into a home.

Informants also engaged in consumption rituals to transform the house into a home. For example, those who purchased previously owned houses engaged in divestment rituals where they removed the symbolic residue of previous owners by cleaning or replacing the carpeting, painting the walls, improving the house, etc. They also laid claim to the house through possession rituals such as singularizing the house to reflect their tastes. In the process, they bonded with the house, and again transformed the house into their home.

The ritual transformation of the house into a home is a sacralization process (Belk et al. 1989). As the house was changed into a home, it became a sacred possession. Further, the home also functioned to shelter the meaningful and sacred possessions of the informants.

Finally, through the process of consumption rituals, creation, and sacralization, the home was incorporated into the extended selves of the informants.

The data generated in this chapter provide some of the first direct empirical evidence for theories of consumption rituals (McCracken 1986, 1988) and the extended self (Belk 1988), as well as extend work on the concepts of the sacred and the profane.

The House and Home as Evolving Entities

Chapter four interprets the results of chapters two and three. Because of the longitudinal nature of this study, I was able to watch as the informants built, redecorated, or improved their houses. A substantial finding was that the home is not a static entity but changes over time. Further, the home changes both physically and symbolically over time, as the informants themselves change.

In this chapter, I specify and elaborate on five ways by which the house evolves: 1) fantasy; 2) transition; 3) creation; 4) possession acquisition; and 5) variety seeking. I then interpret chapters two and three in light of the interpretation of the home as an evolving entity.

Materialism and the Home

Chapter five relates the findings of this study to the literature on consumer acquisitiveness and materialism. Consistent with Belk's (1984, 1985) definition of materialism, the home is an important possession to the informants, the informants expect to find happiness and satisfaction from their home, and the purchase of a home also triggered the acquisition of a large number of complementary possessions.

Though the informants did attach a high level of importance to their homes, though they did derive satisfaction from home ownership, and did indeed purchase a large number of possessions, current conceptualizations (e.g., Belk 1985; Richins and Dawson 1992) were not useful in describing the consumption experiences of these informants. This suggests one of three things. First, the conceptualizations by Belk and Richins and Dawson may be flawed. This is unlikely given the large body of supporting evidence (e.g., Cole et. Al 1992; Wright and Larsen 1993). Second, social response bias may have inhibited responses in a face to face interview. As the methodological appendix explains, this was a factor in the interviews, and may partially explain the results. The third suggestion is that the informants of this study were not materialistic in the Belk and Richins and Dawson sense. As chapter five argues, this appears to be the most likely scenario.

Theories of materialism did not provide an adequate description of the acquisitiveness of the informants. The next chapter describes and extends a theory more in line with the consumption experiences of the informants.

An Elaboration of the Diderot Effect: A Unifying Theory of Acquisitive Consumption

Chapter six proposes a theory of acquisitive consumption that is based on the notions of the Diderot effect (McCracken 1988a) and the

constellation of possessions (Solomon 1993, 1988, 1983; Solomon and Assael 1987). In this chapter, I explain in detail these two concepts, as well as point out their limitations. Based on the results of this study, I then propose extending the theory to more fully explain acquisitive consumption by integrating into the theory the two-way process of meaning creation, the sources of correspondence between possessions and certain cultural categories, the extended self, and materialism. The final section of this chapter reinterprets the findings from previous chapters.

Conclusion

Traditionally, consumer research focuses on the acquisition and purchase of a house (Munsinger, Weber, and Hansen 1975; Park 1982; Silver 1988; Wilk 1986; see Hausknecht and Webb 1991 for an exception). But to fully understand the meaning of the home, the post-purchase consumption of the home must also be studied (Belk et al. 1989; Claiborne and Ozanne 1991; Csikszentmihalyi and Rochberg-Halton 1981; McCracken 1989). The consumption of the house may span decades, and it provides a context for other types of consumption.

Consistent with past studies on the meaning of the home, this study found that the home is indeed an important and symbolic possession. Further, this study reveals several ways by which consumers transform their houses into homes, and the overall place the home plays in the life of the consumer. One major finding concerns the evolutionary nature of the home, and how both the home and its inhabitants evolve both physically and symbolically over time. The study concludes that current theories of materialism do not adequately describe the acquisitive behavior of the informants, and concludes with an integrated model explaining the consumption experiences of the informants for this study.

SECTION TWO

This section, comprised of chapters two, three, and four, discusses the major findings from the study and the associated interpretation. Specifically, chapter two examines how the purchase of a house has a constraining effect on future consumption, and discusses the various strategies informants used to cope with these financial constraints. Chapter three examines deep meaning in the home and the process by which consumers transform a house into a home. Chapter four reinterprets the findings of chapters two and three and proposes that the house is a continuously evolving and changing entity. Together, these chapters constitute the major findings from the data.

CHAPTER 2: THE HOUSE AS A CONSTRAINT ON CONSUMPTION

Buying a home is the largest purchase most consumers will ever make in their lives. Despite the vast amount of money and a consumption experience that may span decades, very little research exists about this important purchase (see Claiborne and Ozanne 1990 and McCracken 1989 for two exceptions). Engel, Blackwell, and Miniard (1993) identify three consumer resources that are finite: time, cognitive capacity, and finances. A depletion of any of these three resources constrains consumption. The purchase of a house may redirect a large portion of consumer financial resources to payment of the house mortgage and thus constrain or influence other areas of consumption, as Engel et al. (1993) hypothesized.

The cost of home ownership can be quite high. Zelenak (1993) calculates that the true cost of home ownership is as much as 200 to 250% of the monthly mortgage payment when taxes, maintenance, insurance, repairs, and other expenses are included. And this estimate does not include purchase of complementary products, such as lawn mowers and furniture, that often accompany the purchase of a home. Because of the magnitude of the house purchase, most consumers are forced to obtain a mortgage and purchasing on credit has the net effect of limiting future consumption as resources are directed to interest and principle payments (Zelenak 1993). As an example of this last point, Bird (1993) reported results of a study that compared the disposable income of blacks and whites. Despite variances in earned income (whites earned substantially more than blacks on average), disposable income was approximately equal. The difference was home ownership. A much higher percentage of whites owned homes and, hence, channeled a substantial portion of their financial resources to support the house. Left over discretionary income for white homeowners was thus comparable to discretionary incomes for blacks who did not own homes.

Financial considerations and constraints were very evident in the data for this study. Specifically, four subthemes were found: 1) the tradeoffs between renting and buying; 2) refinancing; 3) budgeting; and 4) constrained consumption.

Tradeoffs Between Renting and Buying

Renting and buying are the two most common ways of obtaining housing (Zelenak 1993). Each choice has tradeoffs that must be balanced during the decision to buy or rent. All of the informants had rented at one point or another, and the desire to stop wasting money in rent payments

was a large motivating factor in the decision to purchase a home.

Eric and Ellen have purchased three homes during their lives, and are in the process of purchasing a fourth. Renting was a major consideration in their decision to purchase three of their four homes. Though he is now a hospital administrator, Eric originally wanted to be a dentist, and moved to a city with a dental school at which he had been accepted on an alternate list. He never made it to dental school, but his moving experience sheds some light on the renting versus owning dilemma.

I⁶: Tell me about your mobile home. Why did you decide to buy a mobile home?

M: Well, we went to [name of city in central state] after I graduated from undergraduate school, trying to get into dental school. I had been accepted on the alternate list and the information we could receive indicated that I was probably a shoe-in for full acceptance the next year. So we thought we'd just move there a year ahead of time and we figured we were going to be [there] five years, so we thought, well, we'll buy something rather than just throwing our rent down the drain, that maybe we could get some money back on at the end of five years.

F: Yeah, that's why we did it.

I: Did you get your money back on it at the end of one year?

F: We didn't lose any money.

M: We sold it for what we owed on it.

Even though they eventually sold the trailer for what they owed, they were able to reduce their monthly housing expense by living in a trailer. At the end of their stay in that city, they were able to find a buyer for the trailer and leave unencumbered.

Eric eventually finished a degree in health care administration and, after a two-year internship, became the administrator at a small medical/surgical hospital. In discussing Eric and Ellen's move to a new town, the issue of renting again was relevant. Eric's job as a hospital administrator provided him with a lot of community visibility and interaction, and he wanted to establish a "permanent appearance" in the community by buying rather than renting. Ellen's motivation was to save money, as she perceived renting to be less expensive than buying, and she also was convinced they would not stay long in the community. "My original thought," she said, "was three years and we're outta here!" Hence, she did not think purchasing a home was a smart thing to do. Eric eventually prevailed, and they purchased their first home.

After eight years in the community and sale of their first house and

⁶I stands for interviewer, M for male informant, and F for female informant.

the purchase of a second, Eric and Ellen decided to move across the country to another state. They talked about house hunting, but were unable to find suitable housing during a recent trip to the new state. Thus, as a temporary strategy, they decided to rent in the new community. Here Eric and Ellen again talk about how renting does not nearly establish the commitment to a community that buying does, and they are very concerned about "throwing money down the tubes." However, renting is an appropriate short term strategy, since they haven't yet sold their home in the old city and haven't been able to find a suitable home in the new city. In this scenario, renting is an acceptable alternative, though they are both anxious to find a house to purchase and settle down.

Interestingly enough, owning a home is not necessarily cheaper than renting. Zelenak (1993) points out that homeowners fail to account for other costs of homeownership, such as maintenance, repairs, closing costs, taxes, depreciation, etc., which make owning a home more expensive than renting. In a period of declining prices and low interest rates, Zelenak claims that if "a person wants to buy [a house], he or she should buy it and enjoy it, but not under the illusion that the investment is necessarily a good one" (Zelenak 1993, p. 251). From strictly a cost analysis, Zelenak claims that renting is more cost efficient than buying. (Of course, the home is much more than merely a financial investment, as is evidenced in the themes that are developed in later chapters.)

Zelenak's claims about renting versus buying are usually restricted to the traditional free standing home on a lot owned by the homeowner. Zelenak (1993) claims this savings can be realized in the purchase of manufactured homes, the current term for "mobile home." This savings guided Dennis and Diane's decision to buy a trailer, since they both believed they were paying too much money in rent.

- M: Well we, I decided to pursue a graduate education in chemistry. And for that reason I chose [this university], to come here. And so we needed a place to live naturally. So we first thought we'd try out the apartment scene. You know. We wouldn't have any, uh, ties holding us back when we would graduate. So, okay, my lease is up. I'm out. Nothing. Then rent got to be very expensive. We were paying \$540 a month.
- I: Oh gosh. How big was the apartment?
- F: Two bedrooms.
- M: It was a two-bedroom apartment, one bath, small. It wasn't very spacious. But that's a relative term. Right? And so we decided, hey, you know, that's a \$1,028 or \$1,080 every month, every two months, every six months six or seven thousand dollars. Times four or five years and that comes out to be \$24,000 or \$30,000. That's a lot of money we'd be putting into housing. So we decided we'd, uh, get smart and invest

our money. Some, some other, some other way. So we were looking for a way to get out of the cheaper, to get out of the more expensive rent scene and perhaps maybe if we were to own something, graduate, then we could sell it and then have some, a couple thousand, you know, or have some money to move on and get set up somewhere else.

Dennis and Diane moved into the trailer, but did not immediately see any savings, as they were making payments on the trailer that were comparable to their rental payments. However, in less than two years, they paid for their trailer.

- M: As a matter of fact, we made our last payment last month. We paid it all off.
I: How long did that take? A couple of years?
M: A year and a half.
I: A year and a half. How does it feel to have that paid off?
M: It feels great.
I: What's the situation here? Do you have a lot rental?
M: A hundred and thirty a month. Includes water and land.
I: Gosh, that's pretty good then. Your whole living expense is \$130 a month.
M: It's been reduced to \$130 down from \$540.

Because of their favorable rental situation, Dennis is considering extending his education. He is currently on a \$12,000 a year stipend, and his wife works part-time in a fast food restaurant. Prior to purchasing the trailer, he had no plans to continue his education beyond a masters degree.

- M: I'm doing a masters, I'd like to try to get my Ph.D. while I'm here also with this convenient rent condition.
I: Yeah.
M: About \$130 a month, I mean, that's, that's only, that's, I don't know what, 13 percent, 10 percent of my paycheck. That's not bad.
I: No. Most people spend up to a third of their paycheck on their housing expense, so. That, that, yeah, that's an enviable position to be in.
M: But we planned that. Before it was a half. Fifty percent. Five forty and I made about \$1080. Half. Imagine that. Oh well.

With the extra money Dennis and Diane saved by owning their trailer, they helped pay for tuition, as well as child-care expenses associated with their year old son. In this instance, buying was a cheaper alternative than renting in the long run. However, both complained the trailer did not have enough space, but they were willing to make the most of their situation because of financial advantages afforded by the trailer.

Renting was a strategy Gary and Georgia, Bill and Betty, Arnold and Angie, and Frank and Francine used to be able to afford a home. Because, as Zelenak (1993) points out, renting is cheaper than buying, renters are

often in a position to save money for the purchase of a home. Some informant couples lived in rental units for several months or years prior to buying to be able to afford the down payment and closing costs, as well as to take the time to be able to find or build a house appropriate for their needs.

Gary and Georgia serve as a representative example of this strategy. They spent three and a half years in a nine hundred square foot apartment while saving money for a down payment on a house. During this time, they had a third child and space became very cramped. Unable to find a house suitable for their needs, they decided to purchase a lot and build. The day the house was completed, they moved in. Renting helped Gary and Georgia to be able to afford the type of house they wanted. The three and a half years in a little apartment also provided them with some financial security, and, in one sense, the home is their reward for patiently saving.

M: We have, when we first moved [here...]⁷

F: [We worked hard, we saved...]

M: ...we worked hard, we saved, we did without a lot of things, we didn't put money into extravagant things, we stayed in a three bedroom, one bathroom apartment for three years. So yeah, we saved and worked for this. And we planned for it. Ah, you know, a lot of people, when they move through the area, they may even buy a house.

I: Uh huh.

M: We didn't do that. Again, we didn't want to be financially stretched from the beginning. So, in that aspect, yeah, I think we deserve what we've been able to do. I think we've used, we've been wise in the decisions that we've made. Again, this isn't the fanciest thing but it's adequate for us and we're not living pay check to pay check.

Summary. There are many issues to consider when deciding between renting or buying a house. All informants had at one time or another lived in a rented apartment or house before making the decision to purchase a house. Gary and Georgia rented in order to save money for a down payment, Dennis and Diane purchased a trailer to save money in rent payments, and Eric and Ellen decided to rent a house in a new city for a year until they were able to find a house to meet their needs. From a strictly financial perspective, renting may be more cost effective than buying. However, the decision to purchase a house often included more than just decisions affecting cost effectiveness, as is evidenced in the next chapter.

⁷The half brackets mark overlaps between utterances.

Gaining Freedom Through Refinancing

A second theme apparent with the purchase of a home was refinancing. For most home buyers, the mortgage payments were daunting, and several devised plans to pay off the mortgage in less than the usual thirty years. During the period this study was conducted, interest rates fell substantially, making refinancing a more attractive option. Bill and Betty were in the process of refinancing their home from a 30-year mortgage to a 15-year mortgage before Bill got word he was laid off, at which point they canceled their refinancing plans. Charles and Cindy and Gary and Georgia did refinance their homes. Refinancing would allow Charles and Cindy to do things they wanted to do and save more money.

M: There's two things, the interest, yeah, we kind of got it at a peak, you know, unfortunately we locked in the peak, so we financed it at 9 percent, which is real good in times past, but not, not great right now. One can get a thirty year loan, for about 8 percent, but the difference doesn't mean all that much per month, but what we have decided to do, after talking with some friends, Tammy and Phil, they're doing the same thing. What we have decided to do is to, uh take out a seven year loan, balloon payment, uhh, at 7 1/2 interest...

I: Ohhhh.

M: ...and...

F: 0, 0 points.

M: Yeah, with no points, we have secured that loan, and uh, uh, we will uh, in seven years, uh, we will pay more than is necessary to just finance the loan, because at the end of seven years when it comes due, and so we will, uh, probably make, uh, make twice the payment, uh, be able to make twice the payment on the principal...

I: Uh huh.

M: ...and in seven years we'll be, how much [left...

F: [\$15,000

M: We'll have about \$15,000 left to pay...

F: To own the house.

M: ...to owning the house clear and out right and the notion of having the house clear, outright in seven years is very appealing to us, ummm...

F: Yeah it's a very conservative thing to do but, but, but still we, we, we feel that in seven years this one big payment will be gone and then we can use our money to invest and we are still young enough to have a number of years for saving....

M: Right.

F: ...and it's just gonna allow a lot of flexibility.

M: Right, and it, and it keeps us, to my way of thinking it frees me, one of the things I don't like about most lifestyles in the United States, people just get in to debt like crazy and they're not independent and they are really shackled to their jobs, and to making more and more and more money, and most of the people I know like that, who are like that, they make more and more money but they are not more and more happy, and it seems to me rather than to make more and more money to finance more and more material things, the idea to me is to secure what you have [laugh], you know, you don't, you know it's good

for your family and all that sort of stuff. We have very secure jobs, uh and then uh, and work on that base, work on your quality of life, like travel, and other kinds of things, [that we want to do.

Charles and Cindy recognized that debt was shackling (Caplovitz 1987), and took steps to secure what they had. The falling interest rates allowed them to refinance at a lower rate and accelerate their payments so that at the end of seven years, they would be free of their house mortgage. It would have been impossible for Charles and Cindy to purchase their home without a mortgage, but they chose to save tens of thousands of dollars in interest and free themselves from a major financial burden (Ledesma 1989).

During a follow-up interview, I learned that Gary and Georgia had also refinanced their home. They were shocked to learn how much money they would be able to save in interest payments by refinancing a 30-year mortgage to a 15-year mortgage.

- I: Tell me about re-financing your home, you mentioned that once before.
- M: We initially got a 30 year loan at 9 1/2% and that was I guess 2 years ago.
- F: Uh huh.
- M: Two years ago. Which at time that was a good rate. And I guess during the recession, rates have gone down even more and the rule of thumb is if you can ever move from a 30 to a 15 year loan that's always advantageous. You'll save money on that. And the second rule of thumb is if interest rates get to be 2 percent or greater below what your previous rate was, you're going to save money. So we recently refinanced, only about a week ago...
- I: Oh.
- M: ...refinanced and got a 15 year loan at 7 1/2% and we will save 113,000 dollars in interest payments.
- I: Oh, gosh [laugh].
- M: But still we're going to do what we had discussed before. We will still take our tax refund each year and make an additional principal payment so we'll probably, I mean if we stay here, then we will probably finish paying off in about 12, maybe 13 years.
- I: Oh. That's a whole lot better than 30.
- M: Oh yeah. Oh yeah. And then we look at 113,000 in interest payments you're saving, that's a, that's a, that's a big difference. And my payment increased \$55.00.

Though their monthly payment increased slightly, this rise was more than offset by the savings in interest and the shorter repayment term. This decision was consistent with their frugal lifestyle and their budget consciousness.

Frank and Francine are in an unusual situation that is compelling them to pay off their home quickly.

- M: We plan to have it paid off in approximately, in eight years

- we plan to have it paid off...
- I: How do you plan to go about paying it off in eight years?
- M: We plan on getting a fifteen, well, the way we've got it arranged right now for payments is really kind of strange. It's through a private person. Um, we've got it mortgaged through the guy that owned the house.
- I: Uh huh.
- M: And because of Francine's job and because of the way the taxes are done we can only qualify on my income. Can't use Francine's income to qualify for the house. And if you look at just my income we're living well above the means of my income because of the boat and the truck and a few of the other things.
- I: Are those, are you still paying for those?
- M: Yeah. We, so, the way the loan is arranged right now we're paying on it. We put, what'd we put? Five thousand down?
- F: Uh huh.
- M: So we put \$5,000 down which brought it down to \$52,500 and so we're paying an interest rate to the owner of the home through the mortgage. We went through a title company, so, I mean it's all, everything's up and up. But in three and a half years we have to come up with the balance of the money, which means we have to go qualify for the loan on our own. And by three and a half years we'll have every bill that we ever had completely paid off. So at that point we're going to go in and get a 15-year loan and then we're going to pay it double payments and we're going to get it paid off in half the time. So we're looking at the total time of our loan from the time we bought the house in April of '92. Is that right? In April, we're hoping like eight years to have the thing completely paid off because we're in the process of saving up again for another down payment when it comes time for us to qualify. So if we can put another \$5,000 to \$10,000 down that's going to substantially lower what we owe and then the payments that we're paying now is also going to lower what we owe. So we're hoping to take, uh, maybe get a \$35,000 loan on the place. That's our hope. And then if that's the case we will have it paid off in a short period of time.
- I: Why is it important to you to have your house paid off so soon?
- M: I don't like paying the interest rates. I don't like, I like my money to work for me not me work for my money. So we try to do things like that where our money is going to work for us. She's got CDs and certain things like that and I just don't like the idea of paying interest rates. I would rather I was earning the interest than somebody else. So to get it paid off and then the fact that it's, it would be completely ours, clear title. There would be nobody that can every come and take it away from you.

There is an interesting contradiction evident in this quote. On the one hand, Frank says he does not "like paying the interest rates." On the other hand, Frank and Francine have heavily indebted themselves with their car, boat, house, and other things, for which they are making large interest payments (Ledesma 1989). Combined with Francine's uncertain monthly income, Frank and Francine were unable to qualify for a

conventional loan. Hence, the previous owner financed the house for them. But they are now under time pressure to pay all of their other debt off because they will need to refinance the house in three years in order to qualify for a conventional loan. This pressure has given them some financial discipline, and they now have a goal of getting the cars, boat, and other things paid off so they can qualify for a conventional loan in three years. Thus, in this case, going into debt for a house has provided Frank and Francine the incentive to get out of debt. For example, they both took a second job together: they deliver bundles of newspapers to paper carriers to help bring in a little extra money to pay down what they owe. The home, then, is the driving force behind their current desire to get out of debt.

M: Um. Well, like she said that was a big goal, having a home helped us. Uh I think it's going to help us get out of debt. Um, I think that we're not going to be spending as much money because we've got a commitment, you know, to the area and to the house. Um. Our goal is to raise a family and I think that having a home, that will help us too. And my goal is to retire in 20 years and go fishing. [Laugh]. And having this home will help me be able to do that too.

Summary. During a period of falling interest rates, refinancing becomes attractive to many mortgage holders (Zelenak 1993). For many of the informants interviewed, it provided a way to reduce their long-term debt burden, and, in the process, save tens or hundreds of thousands of dollars in interest. Refinancing freed the informants financially in the long run to do other things with their resources. Refinancing has also forced Frank and Francine to be more budget conscious. Budgeting was also a theme that arose frequently in the data, which the next section describes.

Budgeting as Disciplined Consumption

Budgeting is a straight-forward way for families to manage their finances (Zelenak 1993). Frank and Francine learned to be budget-conscious with the acquisition of a home mortgage. Other informants, however, learned financial budgeting prior to purchasing a house. Arnold and Angie, Charles and Cindy, Eric and Ellen, and Gary and Georgia all indicated they budgeted their resources. In the case of Gary and Georgia, budget consciousness helped them get into more home than they were planning. They adhered strictly to a budget when building their home and, because of frugal buying, were able to add some luxury items to their home, such as a whirlpool bath and a finished basement. They had a strict budget from which they never deviated. During the first interview, they

indicated that buying a home had actually helped them consume more.

- I: [Are] there any other things that you had to give up to come into a house. Did your consumption patterns change?
- M: I don't, I don't think they did.
- F: Just by moving into the house, I've spent less, I've been [better...]
- M: [Yeah. Because, I mean, you know, we had, in my mind we were putting this house out, in my mind we had, there was a certain mortgage [payment...]
- I: [Uh huh.
- M: ...that I knew I could afford each month and live uhh, comfortably. Still have recreational money, still have money to buy furniture or whatever. Have food and stuff like this and we came under that, you know, so. We got, uh, you know, we got a 30 year mortgage but we're making, we take, the first thing we do when we get our tax refund, is we, we make a principal payment [equivalent...]
- I: [Ahhh.
- M: ...to the mortgage each year. You know to hopeful cut the mortgage down to 17 or 15 years. Uhh, we've been able to save enough money, uhh, to buy a little car, you know as third vehicle to just to play around town. Yeah, I agree with Georgia, I, I mean, I think we've been able to do a little bit more because we braided ourselves a little bit better and we worked within our means. We didn't deviate. You know, from day one we said this is the most we're going to put into our house, lock, stock and barrel. And we didn't deviate from that. We, we were a little under.

Summary. Budgeting helped many of the informants manage their financial resources and be able to afford the monthly mortgage payments. In the case of Frank and Francine, they learned to be budget conscious after getting a house mortgage, but others, such as Gary and Georgia, used budgeting to help them be able to afford a house. But despite the best efforts at budgeting, the house purchase sometimes constrained consumption. This is the topic of the next section.

Constrained Consumption

Consumer financial resources constrain and limit consumption since consumers only have a limited amount of resources from which to draw (Engel et al. 1993). The house purchase often stretched future owners financially and, thus, limited other consumption choices. In some instances, such as the case with Charles and Cindy and Frank and Francine, consumption was purposely constrained to pay down the home. Charles and Cindy mentioned that most of their savings would now be directed to extra payments on their principle, and Frank and Francine were paying off existing debt and saving for a new down payment. In both cases, the goal was to get out from under the debt imposed on them by the house in seven or eight years so the money could be directed to other purchases.

Sometimes, however, getting into a home took all the financial means available to home buyers, and their consumption was constrained by their inability to afford both a house and other purchases. For example, Hannah's monthly housing expense would increase by \$150 (the amount of her interest-free mortgage payment from Appalachian Mountain Housing), since she was currently living in rent-free subsidized housing. Hannah was also a full-time nursing student, and felt she would be unable to work enough to support the house and continue her education. She eventually decided she would arrange her life so that she could be both a homeowner and a full-time student. In this case, Hannah was more interested in control and freedom, which home ownership provide, and she was willing to make the other consumption sacrifices necessary to take greater control of her life.

Arnold and Angie also faced constrained consumption because at the same time they purchased a house and Arnold returned to school as a full-time student. Both changes required cutting down their consumption in many areas.

M: Yeah, that's not. Ummm, so yea, two thirds, is about it, about what we had to cut out, so ummm, we don't take vacations, we know we can't take vacations like we used to, uhh, we'd have two or three good vacations a year, but, I don't see us having much of any of that. Uhh, we used to go out to dinner at will, we don't go out to dinner, ummmmm, [long pause] yes, six dollar, seven dollar bottles of wine, now we look for jug wine.

I: [chuckle]

But, to Arnold, the changes were worth the sacrifice, since both the home and his new education gave him more focus in life.

M: So that's, yeah, that's, that's changed. But it's not, ummmmm, it's not always on our minds, you know, we could, we still have a good time, so, and there's a, there's a focus, there's definitely a focus when I was, when I was cooking I was loosing my focus, I wasn't happy, I got tired of that, and now, I, I have something that I'm working towards... it's still it's worth while.

Bill and Betty offer an extended example of how getting into their house constrained subsequent consumption. As Bill said about the cost their house, "we gave up about every bit of savings we had." As it was, they still had to take additional cost-cutting measures to be able to afford their house. For example, they left the basement and the garage unfinished, they had gravel on their driveway instead of black top or concrete, and they made cost-cutting deals with the contractor that eliminated the deck and sidewalks. These projects would all have to wait

until they can afford to have them put in.

Once they moved into the home, they did not have nearly enough possessions to fill up the home. As I recorded in my notes,

One of the things that struck me about their home was that it was bare. There didn't seem to be nearly enough things in the home. The walls were largely bare, and the furniture was sparse. We were in a big living room with a table, a couch, and two stuffed chairs. There was also a TV stand with a TV and VCR on it, but nothing else.

Money is tight for Bill and Betty, and they are frugal in their purchases. Where they can, they cut corners by making things themselves. For example, Betty started making the curtains in the house with her mother, and in the living room, there is a sheet over the window.

I: What about your drapes, did you ...
F: We made them all.
I: You made them all?
F: Except the kitchen and the dining room.
I: So did you make those, Betty?
F: My Mom and I.
I: How was that? Have you ever made drapes before?
F: I hadn't but my Mom had. So they're simple.
I: Are drapes to buy very expensive?
F: Yeah, they can be, yeah. You can get some fairly inexpensive and some are real expensive. Depends on what you want I guess.
I: How do you feel about having made your own drapes?
F: Well, I like them. [Laugh]. He doesn't like them, but...
M: I like them fine.
F: They're alright, I mean when we buy furniture, you know, that stuff - in the living room we don't have anything up there. It's just a sheet.
I: [Laugh].
F: It's like why spend money on curtains when you don't have any furniture and, I don't know, wait until you get furniture and you can get them to match.

They have made some small home improvements themselves, such as adding a chair rail and stenciling a design on the walls in the bathrooms, but they have not yet been able to afford to do anything major to the house.

In addition to making things on their own, they have altered their consumption habits to save money and be able to direct their income to their home.

M: And we try to be tight on utilities, you know, whatever we can do, I think we ..
F: Turn out lights, use lamps instead of the big bulbs. [Laugh].
I: I'm honored [the lights are turned on for me].
F: [Laugh]. You, you should be.
M: You know we, I don't know, we just, just like in the winter, you know we keep it at 68 whereas in an apartment where is was paid for, you know, we just did whatever we felt was comfortable for us.
F: Our kids wore shorts all winter in the apartment. Never wore

sweaters, or shoes and socks.

I: What kind of heating is here, a heat pump?

M: Yeah.

F: We have to be a little bit more tighter in the house than we were in the apartment. There is a little bit more money. We saved more and we haven't been able to save any since we moved in the house. Except well he takes it out of his pay check. But we used to do that and additional out of the pay check. It takes all to pay the bills and - we're waiting for the time we can save again.

I: [Chuckle]. Do you do things like eat out or do recreational activities?

M: No, but I don't know, what we can compare to. We might..

F: It's against our principals to pay \$6 a piece to go to the movies when we could wait, you know, for it to come out on video.

M: [Laugh].

F: Against our principals. We go out to eat.

M: Everybody claims that I'm tight so I, whatever.

F: [Laugh]. I don't know, it seems ridiculous to pay ..

M: I think we just do with what our situation kind of dictates, so that's what we do.

F: We have Pizza maybe once or twice a month. Maybe three times a month.

M: Yeah.

F: We have a Little Caesar's close by. Two large pizza's for what \$12.00 or something like that.

Because of their tight finances, Bill and Betty were unable to purchase many things they needed for their house, and caused them to use interesting strategies to fill their house with possessions. For example, many possessions were purchased at a discount, some were on loan or were gifts from family members. As such, they took what they could get, and were not too picky.

At one point during the interview, Bill summed up his feelings about the house and about being a homeowner.

I: How does it make you feel to be a homeowner?

M: Poor.

I: Poor? [Laugh]. What do you mean poor? [Laughter]. House poor?

M: Yeah. [Laughter]. I don't know, when you get your statement from the Bank and it says you've paid ah, what \$275.00 principal last year on your home.

During a follow-up interview, I learned that Bill had just been laid off from his job as a purchasing agent with a defense contractor. During this portion of the interview, I had shut off the recorder, as it was inhibiting their responses. Hence, my notes contain my impressions of this interview. It was clear, however, that Betty firmly believed that this home was their one and only shot at home ownership in life, and she was very afraid of losing it. The following is an extract from my

interview notes.

Betty lamented at length about the loss of an opportunity with a home. She said she thought interest rates were as low as they were going to get in her lifetime, and now was the optimal time to buy a home. She regretted that the refinancing of their home had fallen through, as it would have cut fifteen years off of their mortgage. Now she is faced with the very real possibility of selling their home, and, she said, not being able to buy another one in the future because of bleak job prospects and rising interest rates. She very definitely felt that the home they were now living in was their one opportunity to own a home, and she was very sad at the prospects of leaving the home.

Thus, despite the expense of getting into the home, both were happy to make the sacrifice necessary, and both were willing to wait to fill up their home with things.

Summary. The expense of getting into a house can cause significant changes in consumption habits, and can effectively constrain consumption. Bill and Betty offer an in-depth case study of the many consumer choices they made to get into their house. Following Engel et al. (1993), a major portion of their resources was directed to their mortgage payments, necessitating many consumption changes.

Conclusion

Purchasing a home is a major financial event in the lives of most consumers. Unfortunately, very little is known about the impact of the home purchase on consumption. As the themes from the preceding sections have indicated, there are several ways in which owning a home impacts a family's financial ability to consume. A major portion of money is re-directed to pay for the home, and not spent elsewhere. In some cases, this is a personal choice to avoid years of mortgage payments, but in other instances, it severely constrains consumption in other areas of life. Home ownership also gives the owners a sense of putting their money to a good purpose, and not wasting it by renting, despite evidence that renting can be cheaper than buying. Renting can also be a means by which potential homeowners save money for the expenses associated with a home purchase. But in any case, the purchase of a house has a direct impact on a family's consumption choices in the future.

CHAPTER 3: TRANSFORMING A HOUSE INTO A HOME

The common vernacular makes a distinction between a "house" and a "home" (Csikszentmihalyi and Rochberg-Halton 1981). The "house" is a commodity that can be bought and sold in the market place (Dovey 1985), but a home is created after the house is purchased, through sacralizing rituals (Belk et al. 1989), investment of self in the house and yard (Belk 1988), and by emotional commitment without any direct economic value (Saegert 1985). Comfort and leisure are two concepts associated with a home (Rybszczyński 1986), and "homeyness" may be a function of the constellation of possessions within the home that denotes a lived-in, supportive, protective environment from the outside world (McCracken 1989). The important point is that a house is not necessarily a home, but a house may become a home through personal involvement, consumption rituals, hard work, and investment of self.

Traditionally, consumer research has examined the acquisition phase of consumer behavior (e.g., Munsinger, Weber, and Hansen 1975; Park 1982; Silver 1988; Wilk 1986), while ignoring the post-purchase consumption of the product (Belk et al. 1988, 1989; Hudson and Ozanne 1988; Holbrook 1987; Rook 1985). But only a small portion of the meaning of a home is present at purchase (Belk 1988). To understand the transformation of a house into a home, the post-purchase consumption must be examined, for it is during the consumption of a house that the transformation into a home occurs. This chapter examines the deep meaning associated with the creation of the home, and the various consumer strategies used to make this transformation. Specifically, this chapter will be divided into the four following sections: 1) transition; 2) divestment and possession rituals; 3) sacred and profane aspects of home consumption; and 4) home as an extension of self. These four areas are not mutually exclusive, and sometimes the distinction between the categories is vague. I will use them, however, for three reasons. First and most importantly, the data suggest the categories; second, they represent distinct streams of research in consumer behavior; and finally, they capture the deep meaning in possessions from differing perspectives.

Transition

Van Gennep (1960/1908) identified important life changes as rites of passage, and described three phases of any rite of passage: separation, transition, and integration. Separation is the phase in which a person separates or disengages him or herself from a previous social role or status; transition is the phase in which the person adopts a new social

role, and makes and/or learns the necessary social changes associated with the new role; and integration refers to the re-emergence of the person in society with a new role and social status. Turner (1969) expanded on van Gennep's (1960/1980) original conceptualization, and described the transition phase as a time "betwixt and between" past and future social roles, and called it a "liminal" phase. Liminality suggests a period of ambiguity or nonstatus, a "timeless time" where new social roles are learned. Van Gennep discussed primitive rituals that gave people the psychological support necessary to reconnect to their societies after transition, but Turner (1974) notes that often no such support is given to people in the modern world who are traveling through a period of liminality.

Recently, consumer researchers have suggested that a surrogate form of support for modern consumers experiencing periods of liminality comes from consumer goods symbolic of their new status (e.g., Adleman 1992; Hill 1992; McAlexander 1991; Mehta and Belk 1991; Ozanne, Hill, and Wright 1993; Ozanne 1992; Roberts 1991; Schouten 1991a, 1991b; Wright and Shapiro 1992; 1991; Young 1991). For example, Schouten (1991a, 1991b) examined aesthetic plastic surgery as a consumer purchase often made during periods of liminality by consumers undergoing a fundamental life change, Wright (1992) investigated the consumption choices of young consumers in the liminal phase between childhood and adulthood, and Adleman (1992) studied the disposition behavior of terminal AIDS patients making the transition to death.

For the informants interviewed during this study, the house purchase was more often than not made during a period of transition, and served as one of the consumer symbols to validate their new, emerging status (Wicklund and Gollwitzer 1982). As such, the home purchase was steeped in symbolism and often had deep meaning.

Parenthood was a common rite of passage that precipitated the purchase of a home and the associated possessions. The upcoming birth of their first child pushed Dennis and Diane to get a loan for their trailer. On a limited income, they realized they needed to cut down their housing expense to be able to adequately take care of their baby, and hence they made the decision to purchase the trailer. In discussing the purchase, the following exchange took place.

- M: We didn't have any collateral, any kind of credit history.
We'd never boughten or purchased a car before. So [we...
I: [Gosh.
M: ...were pretty lucky just to get that. I mean, think about

it. The time we got it, how old are you Diane? Twenty? Nineteen? She was 19 and I was 21. Right?

I: Uh huh.

M: I mean as it was we probably deceived them a little bit by not telling that she was pregnant at the time.

I: [Laugh].

M: I don't know if we should have told them. But they didn't ask, so...

F: It doesn't matter.

The decision to purchase the trailer was a direct result of their liminal status as first-time parents and they overcame financial barriers to get the trailer. Following van Gennep's (1960/1908) three phases of rites of passage, separation occurred when they discovered they were pregnant, transition occurred during the nine-month gestational period, and integration took place after their son was born. During transition, they experienced a transitional period "betwixt and between" their past roles as husband and wife without children and future roles as parents. During this liminal phase, to validate their emerging status as parents, they not only purchased a trailer, but various other products to go in their trailer in preparation for childbirth.

I: Did you have anything you needed for him? Everything you needed for him?

F: Yeah. Basically.

M: Pretty much everything that you really need. [We...]

F: [We had already bought it through garage sales.

M: Yeah.

F: Just like a couple of months before he was born.

I: What all did you buy for [him?]

F: [Everything. Everything. Everything. A crib, a basket and...]

M: Changing table.

F: Cradle, a dresser drawer, table...

M: Changing table.

I: Is that stuff pretty [available...]

M: [Car seat.

I: ...at garage sales?

M: Oh yeah. We, we knew the baby was coming and so we had like a couple of months of... Yeah, well, you know. From September to November, from September to December, we just slowly stocked up. Every Saturday we'd go and to garage sales and we picked up stuff real cheaply.

F: I mean a lot of it, most of it, well about half of it was from garage sales like the crib and the playpen. But like the rest of the stuff like the bed and the swing and the changing table and everything else was bought at a store.

M: New.

Hence, the transitory or liminal phase during the nine-month gestational period pushed Dennis and Diane to purchase consumer products symbolic of their emerging role as parents. They purchased a trailer and in it

created a place of safety and comfort for their child. They furnished its room with possessions that were necessary both functionally and symbolically as parents. The largest purchase either informant had ever made, a mobile home, was a place to begin raising their family. Here, the transition stage influenced the meaning of the home they bought.

Other informants already had children and, hence, were already parents. However, the birth of additional children often prompted the purchase of a larger house. Here, the transition is less dramatic from a smaller to a larger family. Eric and Ellen also grew out of their home with the birth of their fourth child and, despite Ellen's lack of desire to move, the fourth child was the deciding factor.

- I: What did, uh, what kind of precipitated the decision to move from [your previous house] house to something else?
F: [Ellen points to their seven month old baby]
M: Yeah.
F: I didn't want to move.
M: Yeah. Ellen didn't want to move.
F: I wanted to stay in our neighborhood because we had lots of friends there for the kids.
M: [We were...
F: [We were kind of busting out the seams but I was willing to put up with that but he wasn't.
M: The house part was, the physical constraints of the house were really just getting to be too much. We looked at=⁸
F: =Adding on [a garage.
M: [adding on to the existing house. Adding a garage. Adding on living [space.
F: [Finishing off more basement.
M: Finishing off more basement and all sorts of options, but the money that it would cost, would have cost us to do that just never seemed, two reasons that people advised us were that we'd probably never get our money out of it when we did sell.
I: Uh huh.
M: And two, it would oversize the house for the neighborhood. We would've just...
F: And the lot.
M: And the lot. We would have... So. It was either tough it out with increasing space constraints or look for a place to, that was bigger.

Though already parents, the birth of the fourth child was nonetheless an important life event that precipitated their move because of space constraints at their former house. Hence, they searched for and eventually found a larger home that would meet the needs of their growing family and the associated accumulation of possessions.

Other informants also purchased homes because of increasing family

⁸An equals sign at the end of a speaker's utterance and at the start of the next utterance indicates the absence of a discernable gap.

size. Charles and Cindy mentioned this as one reason for selling their current house and purchasing a much larger home. Gary and Georgia had a daughter while living in a small apartment and saving money for their house. The birth of their daughter pushed them to intensify their home purchase and, shortly after she was born, they decided to build. Hence, parenthood was a life transition or rite of passage that frequently pushed informants to purchase a home.

Frank and Francine, a childless couple who had been trying to have children for several years, finally had a pregnancy that they hoped would make it to full term. Having experienced six previous miscarriages, however, they were cautious. During the first interview, when I toured their home, Frank and Francine showed me the TV room. According to Francine, "Some day hopefully this will be the nursery." Between the first and second interviews, they became pregnant, and the prognosis was looking good for a successful childbirth⁹. During this transitory period, however, Francine refused to validate her parental status by purchasing or acquiring goods symbolic of motherhood (Wicklund and Gollwitzer 1982).

- I: Okay. Have you and Frank been buying stuff for your baby?
F: Do you know what, we haven't really bought anything. I've been too scared.
I: Been too scared?
F: Both Grandma's have bought things for the baby but we haven't really bought anything...
I: Ah, when are you going to buy or obtain some of the stuff?
F: Actually, my Mom has got a bunch of stuff that she's going to let be borrow. The crib, and like the little bassinet and stuff like that. I'm not going to buy a bassinet. And a crib, I think my Mom's going, my Mom has one or else [my sister-in-law], she might have one that I can borrow. I don't know, I just, things like that I don't mind just putting the baby in used stuff.
I: Yeah. [Laugh]. Okay.
F: But as far as little blankets and stuff, you know, my Mom is really handy that way and she loves to make all that kind of stuff. She's already made the baby a bunch of stuff. I don't have it yet, though.
I: Ohh. [Laugh].
F: I told her, don't give it to me yet. I don't know, they did all that before and it, you know and I put the bassinet all together and everything and it was just too hard on me to have to tear it all down and not have a baby.

The acquisition of baby paraphernalia, the redesign of the TV room into a

⁹Francine had never carried a child for more than three months, but at the time of the second interview, she was five months pregnant. I made a phone call to clarify some points a couple of months later, and she was still pregnant and progressing normally.

nursery, and all other acquisitions indicative of parenthood will come as the baby is about to be born. Frank and Francine have chosen to remain in their liminal state rather than risk disappointment another time by uselessly acquiring consumer goods symbolic of a role that they may not reach. However, they talked in detail about the transformation they would make to the house once they were certain the child would indeed be born.

Transition manifested itself in arenas other than parenthood. Arnold and Angie purchased their home during a period of transition following their return from Bolivia, where they had left their teaching posts a year ahead of time, and returned to the states. Neither had a job, but they decided to look at houses "just for the heck of it." Arnold tells his home purchase experience in the following words.

M: I found the letters from [the university]. The letters had gone to Bolivia and back...

I: Uh huh.

M: ...cause I had given [name of advisor], my advisor, the Bolivian address, offering me the graduate assistantship, and I had for, until July 1 to accept, so, I think it was, I had, it was, this was a Saturday and I had Monday was the last day, so I dashed over to [the university] and accepted. Angie, my wife, was still up in the air, she had applied in [name of school district] for a teaching position, but she hadn't heard anything. One day the next week a friend of ours came by and said, "I'm gonna go look at a house, you want to come with me?" And I said, "okay," and he was coming to look at this house. And what, he was in no position to buy a house, but he was just, he likes to do it every now and then, just go out and look at houses that are for sale just for the heck of it, especially the ones for sale by owner.

I: Uh huh.

M: So we came here together, and I wasn't looking at it as something to buy, uhh, because there was no way we could do it. We had savings, but we didn't have real jobs... I liked it, and I went home and I told Angie about it, and we both kind of said, "Yeah, it sounds a little small." Well, the next week, Angie got an interview with [name of school district], and the next day, she had an offer. So all of a sudden the house, this house popped up again...

Shortly thereafter, they purchased the house, and planned to spend the next four years there as Arnold finished school. The important point is that both Arnold and Angie were in a state of flux, a period of not knowing exactly what the future had in store for them when they considered purchasing their house. Once their career paths solidified, the house functioned as another anchor during a turbulent time of change in their lives.

Arguably, the purchase of a home is, in and of itself, a rite of passage. This idea was implicitly recognized by Frank and Francine. As

Francine said, "we've rented for five years of our marriage and you know, the American dream is to own your own home." Eric and Ellen provide an example of this. Eric accepted a job in another state, and the family moved without selling their current home or buying a new home in the new state. Neither were thrilled about renting after having owned a home for so many years, but both were willing to do it on a temporary basis before buying a new home. In this case, renting a home for a year functioned as the liminal state, the state "betwixt and between" their past and future roles as home owners. As Eric mentioned,

M: Renting certainly is not nearly the commitment that buying a house is, and so for the short term, we're willing to I guess throw the money down the drain so that we can make a more informed long term decision. Of where to live.

The commitment to the community will come when they again purchase a home, and integrate with the rest of the community on a more or less permanent basis.

Summary. Transition is a period of turbulence and flux where consumers are learning new roles. Many of the possessions purchased during transition are symbolic of new, emerging identities (McCracken 1986, 1988; Mehta and Belk 1991; Schouten 1991a), and are thus symbolic. In some cases, the informants interviewed for this study purchased their homes in response to being in a transitory stage. In other cases, the home purchase itself was a rite of passage. But in both scenarios, the home purchase, by being tied up with a major life change, became a meaningful possession. For example, in the case of expanding families, the house became a context for consumption, and as children were born and raised, the house took the additional meaningful property of being a home.

Divestment and Possession Rituals

McCracken (1986, 1988) discussed ways by which consumers extract meaning from possessions. He identified four specific rituals by which this meaning transfer takes place: exchange, grooming, divestment, and possession rituals. The latter two rituals were very evident in the data for this study. A possession ritual, according to McCracken, allows consumers to claim possessions as their own by cleaning, altering, discussing, comparing, reflecting, showing off, and photographing them in an attempt at personalization. Divestment rituals, on the other hand,

involve eliminating the residue in a possession of the previous owners.¹⁰

One facet of McCracken's (1986, 1988) theory is that meaning flow is a one-way process; that is, meaning resides in a possession, and it is up to the consumer to extract that meaning through one of these four consumer rituals. However, as Claiborne and Ozanne (1990) point out, meaning can flow both ways. Thus, in addition to extracting meaning through these rituals, Claiborne and Ozanne (1990) claim that consumers can actually create meaning through McCracken's rituals. There was ample evidence in the data to support this claim. The next two subsections will examine this point at greater length, as informants both extract and create meaning through their consumption rituals.

Divestment Rituals. One of the first things informants who purchased previously owned homes did was to remove symbolically the residue of previous owners. Eric and Ellen purchased a larger house for their family, a home with new carpeting that had been well taken care of, and that did not need any repairs. Nevertheless, they still had all the carpeting cleaned in an effort to symbolically remove the residue of the previous owners, and make a claim of possessing it as their own.

- I: When you moved in, did you have to do anything, like paint a room, or [lay carpet?
F: [No, it was, no, all the carpet was new. We just shampooed it, just to make sure, to make it feel like ours. But they had, the man worked for a carpet shop and so he put all new carpet in... And, and everything was real nice. They were very meticulous.

Frank and Francine purchased a house that was five years old, and even though they said it did not need it, the first thing they did was paint the inside walls. During a follow-up interview, Frank indicated that the house did not even really need to be painted, but that they did it to make it feel like their house.

- M: We didn't really need to even paint, but we thought because it was empty it would be easier to paint it now than it would be in a couple of years. So that's why we painted it.

In both cases, the changes were made to the house "to make it feel like ours."

Other informants followed a similar course of action. Dennis and Diane thoroughly cleaned out their mobile home, and Arnold and Angie

¹⁰Divestment rituals also refer to divesting the self of memories of another person by disposing of possessions, such as getting rid of an ex-spouse's possessions after divorce (e.g., McAlexander 1991). This definition is not the sense I am using in this section.

repainted their house. Charles and Cindy, however, provide the most dramatic example of divestment rituals associated with home acquisition. Charles and Cindy initially lived in a house Charles had shared with his previous wife. Cindy described in detail the divestment rituals in which she engaged before she felt comfortable living in the house.

F: [R]ight before Charles and I got married, we came, I decided to, you know I was spending a lot of money on rent in another place, and so we decided that we'd move in together... And this was that house that he'd lived in with his ex-wife.... Well, I had to go through and do a lot to the house before I felt comfortable. One of the things that I didn't do, I don't think I did anything to the kitchen other than really, Charles and Casey lived here and they, [snort] they lived like, I guess...

I: Bachelors?

F: Yeahh, yeah, yeahhh! It was like, it was like gross, I mean, things, you know, like this, this was black [pointing to a knob on a drawer] and there was, on top of the phone there was like, you know a quarter inch of filth [laugh]... and that room in there was Casey's play room, and it had an old beaten up mattresses in it, and the walls, were... I mean there were crayons, heel marks, there were crayon marks on the ceiling, I don't know how they ever got there... Two things that really made the house seem more like mine, was clean, well a number of things, cleaning it, other than the kitchen and the bathroom, we painted every single room and that just transforms the place and we recarpeted, the recarpeting was unbelievable. My sister's friend a was a carpet dealer and we got this great deal, for all the carpet in the house we, we got it for [\$800 dollars

I: [Oh gosh.

F: With installation. It was, it was, it was obscenely cheap. This room's, this room's pretty, this room's where we do most of the living, and it's comfortable, but it was really, really, really dark. Charles had a darker paint, darker carpet, he had blinds that were always closed... Casey and Charles both lived like that they live in really dark areas and it just drives me up the wall. I have to have the windows always open have, always the walls painted white, and light carpet, and, I relate to the outside, I like the house to integrate with the outside.

Cindy's goal was to rid the house of "ghosts from the past" and make it feel like her house by putting her own personal touches to the house and yard.

Divestment rituals were very evident in the data. However, the distinction between a divestment ritual, whereby residue of a previous owner is erased, and a possession ritual, whereby the house is personalized and claimed as one's own, is indistinct. For example, Cindy continued transforming the old house up until the time they purchased their new home. Over a three-year period, she planted over 100 plants of

various types, in addition to a vegetable garden, and participated in the purchase of new rugs, furniture, and wall hangings. At some point these activities probably became more of a possession ritual than a divestment ritual. With the purchase of their new house, the distinction between possession and divestment rituals became even more blurred. Before ever moving in, they started renovating the house, and the renovation continued through the first year of occupation, without an end in sight. The next section will discuss possession rituals, but, in cases where the informants purchased a previously owned home, there probably is an overlap between divestment and possession rituals.

Possession Rituals. Charles and Cindy purchased a much larger home, but one that was eighteen years old and needed a lot of work. Before they even moved in, they had the hardwood floor in the formal living and dining rooms sanded down and restained; they created one large room out of two small bedrooms; they removed paneling from the eat-in dining area and the TV room; and they removed a cork board wall from one of the bedrooms. In addition to these repairs, they had the entire house recarpeted. They then moved in before some of these projects were completed and began several others. In short, they planned a complete transformation of the home before it would meet their standards. The following is an extract from my analytical notes, which I took during the intensive reading of the data.

Cindy mentioned in several places that she didn't like certain aspects of the house, and that they would have to be changed before she did begin to like them. At one point in this analysis, I said to myself, "If you like this house so little, why did you buy it?" I guess this is where the fantasy comes in: they are remodeling the house to become somewhat like the house of their dreams; they are putting their mark on the home.

Charles and Cindy have planned some large expenditures for renovating the house, and mentioned at various times a five or a ten year renovation plan, and the thousands of dollars they were willing to spend to make the home into the type of home they truly wanted.

M: And so we thought we could put in twenty to twenty-five grand into this place and make it the kind of house that is more common around this neighborhood which runs into about the 180 to 190 [thousand] range, ok? And we will still be comfortable in terms of what we bought it for and the amount of money we put into it. Actually, what will happen, is that we'll put a lot more money than that into it but it'll be like a hundred dollars here, two hundred dollars there.

Some of the changes will be contracted out, but as many as possible will be done by Charles and Cindy themselves. They are actively participating

in the ritual divestment of the residue of previous owners and possession of their dwelling, and, in the process of this personalization, transforming it from a house into a home. As Cindy herself said of this process,

F: I'm enjoying the house a lot more than I thought I would. It feels like home. It feels like my space, where I think it took me a little bit longer than maybe, to feel that way, and I'm enjoying it more than I anticipated, because, as I had told you, I was uncomfortable with the style [colonial] but now, I'm designing to kitchen to be consistent with that style. I'm really getting into it a lot more.

Bill and Betty added personal touches to their new house. Bill added some chair rails to the hallway and Betty made drapes and decorated the bathroom, including making curtains and stencilling designs around the ceiling.

M: This bathroom's nice. It's nice and big.
I: Oh yeah.
M: Which gives us a lot of room.
I: It is pretty nice. Did you do the bathroom curtains or.....
M: Yeah, She did the whole bathroom.
F: We bought them, my Mom and I bought those. And I stenciled.
I: Stenciled? Oh, the..
F: [Pointing to the of the wall]. The top.

To a person, each informant engaged in some type of possession ritual. Arnold and Angie meticulously arranged paintings on their walls, and with his father, Arnold finished the basement to provide a play area for their daughter, Annie. Dennis and Diane purchased wall hangings for their trailer, built a deck, and arranged their furnishings to their liking. Frank and Francine dug up part of their back yard and planted a flower garden, as well as displaying hand-made arts and crafts items on the walls and book shelves. Frank took over exterior maintenance for his homeowner's association to make sure the exterior always looked neat¹¹. Eric and Ellen planted a vegetable garden, decorated their bathroom, and turned the large basement area into a playroom for their four children. Gary and Georgia lavishly decorated their home, and took meticulous care of it. During Christmas time and Halloween, they transformed the exteriors of their houses with appropriate decorations to fit in with the rest of the neighborhood. The important idea here is that through possession rituals, the homeowners were claiming that the properties were

¹¹By caring for the exterior, Frank and Francine's monthly homeowner's fee was also waived. But Frank mentioned that he wanted to care for the lawn to make sure it always looked good.

their own.

Summary. Possession and divestment rituals are one way by which homeowners extract meaning from their dwellings (McCracken 1986). However, McCracken hypothesized a one-way flow of meaning transfer. But as Claiborne and Ozanne (1990) pointed out, meaning can flow both ways. In other words, in an effort to extract meaning from their homes through possession and divestment, the informants were also creating new meaning through the consumption rituals associated with the purchase of a house.

Sacred and Profane Aspects of Home Consumption

Consumption rituals, such as those mentioned above, constitute one process by which the profane "house" is ritually transformed into the sacred "home" (Belk et al. 1989). In addition, the home constitutes a sacred space or sanctuary in which people shelter not only themselves, but also their possessions (Csikszentmihalyi and Rochberg-Halton 1981). There was abundant evidence of sacred and profane possessions in the data for this study, which contributes to an understanding of the transformation of the profane house into the sacred home.

Belk and colleagues (Belk 1991, 1992; Belk et al. 1989, 1988; O'Guinn and Belk 1989; Wallendorf and Belk 1987) have introduced to the discipline the importance of the concepts of sacred and profane (Eliade 1959) to consumer research. The conceptualization of the sacred and the profane is very complex.¹² For our purposes, sacred refers to the fundamental distinction between that which is special, meaningful, and set apart and that which is regarded as common, ordinary, or profane (Belk et al. 1989). In a consumption context, "sacred" refers to the symbolic properties of possessions in which consumers invest deep meaning and which are set apart and substantially different from other, more common possessions. These possessions become meaningful and important through many processes, including inheritance, ritual, creation, tangibilization of memories, contamination, etc.

Researchers have noted that "the primary locus of the sacred in the secular world of consumption is the dwelling." The most "sacred and secret family activities occur there, including eating, sleeping, cooking, having sex, caring for the sick, and dressing" (Belk et al. 1989, p. 10;

¹²Indeed, Belk et al. (1989) identified twelve properties of sacredness, six domains of sacred consumption, seven processes by which possessions become sacred, and four distinct ways of maintaining the status of sacred possessions.

see also Saegert 1985 and Tuan 1978) and because the home is the repository for sacred objects (McCracken 1989).

Abundant evidence suggested that the home was indeed sacred and that it also functioned as a repository for sacred possessions. For example, Charles worked with wood, and had made desks, beds, and other objects for his family that had special meaning to the family. Arnold's father had made him a large oak table that was, unfortunately, unable to fit into their new house, and he regretted having to get rid of it. In fact, he called his father for permission before selling it. The home itself was a sacred possession to Hannah and Bill and Betty, who viewed their house purchase as the one opportunity they would have in life to be homeowners. When faced with the prospects of losing the houses they both became intensely distraught. In addition, the houses were sacred because of the sacrifice necessary to obtain them (Belk et al. 1989). This section will re-examine the consumption rituals mentioned above in light of the sacred and profane interpretation of transforming a house to a home. Then the theme of the home as a repository for sacred possessions will be explored. Finally, this section will conclude with an extended example of the role of the home in the sacred and profane.

Divestment and Possession Rituals as a Means of Transforming a Profane House into a Sacred Home. Some of the informants for the consumer behavior odyssey were summer residents of a trailer campground (Belk et al. 1989, pp. 14-15). The researchers reported on the trailer park residents' efforts to change their summer housing accommodations into homes. This transformation was accomplished through consumption rituals that involved personalization of trailers using the possession and divestment rituals mentioned in the previous section. In the process, commodities such as trailers and lots became singularized and unique and thus became sacred homes, even if only for a short period of time. The key sacralization process at work here was the de commodification of the trailer and lot through ritual self investment.

This same process was evident in the data for this study. Divestment and possession rituals not only allowed the informants to create and extract meaning (McCracken 1986, 1988a), they also represented the process by which the profane house was transformed into the sacred home. As the informants removed the residue of previous owners, or as they personalized the houses through repainting, remodeling, recarpeting, etc., they were participating in the ritual sacralization of the home (Belk et al. 1989).

Hence, the house was changed from a profane commodity into a sacred possession. This was evident in the interview with Hannah. She actively participated in the construction of her house, which was located in a neighborhood with a dozen other houses that looked just like hers on the outside. Though similar in appearance, her house was different, set apart, and "special" because she had sweated and toiled during the eight months of construction. And because the house is special, Hannah, who is divorced, will only invite the right type of man in it to be her husband.

F: It [the house] looks really good. It's been a great learning experience building it... You know, you feel like, you know, building it is something that you see, it's something that you've worked, and I mean worked, hard for... You feel like you're paying for it twice. You're putting your energy and time and also going to pay for it too. It's special. So you also feel like whoever the person is going to be later on in my life, they'll have to be right to come into that house. I went through all this and you're going to have to be right to come in here.

The house may also be sacralized by sheltering other sacred possessions. In this sense, the house takes on the additional function of a sanctuary, a shrine, a temple, or a museum for those possessions that have special meaning to people (Belk et al. 1989; Csikszentmihalyi and Rochberg-Halton 1981; McCracken 1989). The next subsection examines how this function of the house also contributes to the transformation of the house into a home.

The Home as a Shelter for Sacred Possessions. Many of the informants owned possessions that had special, significant, and sacred meanings to them, such as family photographs, heirlooms, expensive purchases, hand made items, etc. These possessions were sheltered in the home, and as informants acquired more and more sacred possessions, the home took on greater significance.

Francine had a trunk that was particularly meaningful to her, since it had originally belonged to her great-great grandmother.

F: I have an old antique trunk that's upstairs that was my great-great grandma's that came across on the plains that was a graduation present to me from my mom. She refinished it. I like antiques. And that's, and I have a lot of treasures in there. Things that my grandma made and I have my Book of Remembrance and things like that in there. And that's, that's pretty neat to me... Cause most everything else can be replaced. But some things like that can't. My grandma's dead now, too, so the things that she made can't be replaced. I'm really sentimental. I get really weird on sentimental things when things, you know, I get attached to things and I don't like to let them go.

The trunk was sacred for several reasons. First, she inherited it from her great-great grandmother who had crossed the plains with it. Second, it was a gift from Francine's own mother, who had received it from her mother, and so on. Belk et al. (1989) recognize both inheritance and gift giving as ways by which possessions can become sacred. Third, not only was the trunk itself sacred, like the home it too sheltered sacred possessions, such as the "treasures" mentioned by Francine.

During the tour of her house, Francine also pointed out other sacred objects, such as a statuette of Christ made by her mother, a bookshelf made by Frank, a set of white, leather-bound scriptures given to her by Frank, and some cross-stitch and needle-point crafts she had made that hung on the walls. Francine also mentioned that she continued to receive or make possessions that were special to her. In this continuous process of sacralization, the home became increasingly important as a curator for the possessions contained therein.

Charles and Cindy provide another example of sacred consumption in the home. Charles and Cindy created sacred possessions by their desire to bequeath them to their children (Belk et al. 1989). Cindy inherited some money, and she thought of several things to do with it. Charles, however, viewed her inheritance as sacred money, and should be used for sacred purposes only.

- M: There is an interesting story about the fort... Cindy got some money from an inheritance, a modest amount of money from an inheritance, and Cindy feels, I don't know, somehow, I don't know why she feels this way, she feels like if she spends money, she has to justify it to me, for some reason, so one of the things she does, she doesn't feel that way about is her inheritance, she doesn't have to justify spending her inheritance to me, okay, now with me, I have a certain idea what that inheritance should be used for. I think it should be used for something that is passed down to the children, so what she said was, "I'm going to use my inheritance to get somebody to come in and build that fort," you know. I said oh no, let's not use your inheritance for that. Let's just, let's just, you know, build it our selves and use you inheritance to do something else. That was the second or third thing that she was [going to use that inheritance for...]
- F: [Yeah, I keep doing that.]
- I: [Laugh].
- M: ...so she could feel free to say she was going to do something and I keep saying, oh no, let's not use your inheritance, let's use our other money and use that inheritance for something else. Finally, she said she was going to use the inheritance for something, what was it?
- F: China, I think I could buy china.
- M: Oh, china, I wanted her to buy china.

China was an appropriate purchase with Cindy's sacred funds, since it was

something that could be passed on to future generations. Other purchases were also made with an eye to handing them down to posterity. Charles and Cindy were very astute shoppers, routinely paying the lowest price for the highest quality possessions possible. However, when considering possessions they could pass down to their children, they were willing to extensively search and pay a lot of money, since the price would be spread out over two or three generations. For example, Cindy justified spending thousands of dollars on Persian rugs.

F: It's kind of funny because, you know, probably you know we have more money into this carpet here [meaning the Persian rug] than we do into the whole house [meaning the house that was recently recarpeted] but the only thing, the reasons I like buying things like this is I think of them as, they last two or three lifetimes, and I have no regrets, because it's not something consumable, it's something you give to your kids.

These and other examples demonstrate the importance of the home in sheltering the sacred possessions of the informants. The home is a place of security, a sacred space that protects people from the influences of the profane world (Belk et al. 1989; Csikszentmihalyi and Rochberg-Halton 1981; McCracken 1989). The more sacred and meaningful possessions the home shelters, the greater its role as a museum, shrine, sanctuary, or temple. As such, it is no longer a profane structure; rather it has been transformed into something else. Certainly, a rental unit can also shelter sacred possessions. But an owned home has the advantage of control: the homeowner can control who comes in and out of the home (as Hannah demonstrated previously by only allowing the "right" man into her house). The rented structure has a landlord who most probably has keys to the dwelling, and, hence, unauthorized access. This allows for the possibility of desecration or negative contamination of sacred possessions (Belk et al. 1989). This makes the owned home more of a sacred dwelling than a rented home.

Eric and Ellen: An Extended Example. The best example of the contrast between sacred versus profane consumption comes from Eric and Ellen. Most of the possessions in Eric and Ellen's home appeared to be functional and utilitarian, and during the interview, I got the distinct impression that this couple was not tied to most of their possessions, nor were they materialistic as defined by either Belk (1985) or Richins and Dawson (1992).

However, they were definitely attached to certain possessions and these possessions were sacred. Ellen kept extensive journals about each

of the children, journals she was planning to give to her children when they were older. She also had photo albums of each child as well, and Ellen indicated these were perhaps her most meaningful possessions. Some of the possessions used by the children were sacred as well. While talking about some photographs I had taken at a previous interview, Ellen discussed the importance she attached to the baby crib.

F: That's our crib. Our very first crib that we bought. We've used it for all four kids and we plan on keeping it for grand kids. We folded it up and put it away. We figure before you know it, there'll be grand kids coming to stay at our house.

While these possessions had little market value, they had tremendous personal value. These possessions were irreplaceable and were very sacred to Eric and Ellen. This finding is consistent with the findings of the consumer behavior odyssey (Belk 1992a; Belk et al. 1988, 1989; Wallendorf and Belk 1987).

A job opportunity in another state required Eric and Ellen to pack up all of their belongings and move. Because a moving company will be moving for them, they are losing a certain amount of control over their possessions as they are removed from the sacred confines of the home and transported through the potentially dangerous profane world (Belk et al. 1989). While they are unconcerned about most of their possessions, Ellen is worried about some of her possessions, such as her piano.

I: Do you trust the moving company with some of your possessions?
F: Most of them. Most of my possessions just ... My piano, I worry about...
M: We don't have china, crystal, or any [real nice...
F: [Or any real nice furniture. Wood things like a beautiful dining room mahogany table that we would be afraid would get scratched.
M: Or a hutch..
F: Nothing like that. But I do worry about my piano.

The piano is one of the first things she and Eric purchased, and it is the piano on which her children are learning to play. Hence, it is connected with family memories, and has thus become sacred. Though they could purchase another piano, it would not have the same meanings attached to it.

While Ellen would like her possessions to arrive in good condition, most are replaceable. But some other possessions to her are priceless and sacred, and she is very worried about those. Thus, they are making alternative moving plans for some of their most sacred possessions, including their pictures and journals.

F: So I just worry about all my pictures getting there which I'm

tempted the...

M: Not from getting damaged, but just getting there...

F: Yeah, And I'm sure no one would have any use for our pictures. I've got pictures and journals and stuff of my kids that mean more to me than anything else here so that I guess I worry about a little bit, but it should be ok.

I: Would that be something you'd take with you in the car?

F: Well, I don't know. I think we're going to have limited space with us traveling all the way out there to [name of state] ourselves and our luggage and clothes that we need, I don't know how much room for boxes of the pictures, I'd have boxes of genealogy and stuff like that.

I: Ohhh.

M: We might be able to do that. One of the things we were hoping to happen would be we would have two cars.

I: Uh huh.

M: We were hoping the moving company will just move the smaller car...

I: So if they could move it, I take it you could put these [boxes of journals and genealogy] in the car?

M: We could but what I was saying was that if they couldn't, then we'd have to drive both cars [out...]

I: [Ohhh.

M: ...and that way we would probably take of these boxes of more personal valuable things like journals and pictures and photo albums and stuff. Use one of the cars just to transport the stuff.

Belk et al. (1989) explained that when people move from one city to another, they become concerned with the safety of their sacred possessions, because they must pass through the profane world before being re-enshrined in the sacred home (see also Belk 1992b). Eric and Ellen's concern for their sacred possessions fits this description.

However, some casualties arose from the move. Specifically, Ellen has some plants to which she is very attached. She has to leave them behind, however, since they would probably die on route to their new destination. One plant in particular is important to her.

F: [Sounding sad] And all my plants, we have to leave behind.

I: Oh. How attached are you to your plants?

F: I've had some for, since [living out west] that made it from [there] to [this town] to here and I don't know how they survived the...trip, but they did. But they say, the moving company said that won't make it in a truck for that long of time in the cold, they'll just freeze.

M: I guess there's one plant that's really become kind of, I don't know if it's sentimental, [but...]

F: [It's a big plant.

M: ...it's a big tree plant that was given to us when our second child was born.

I: Ohhh.

M: And so it's as old as he is and the thing's huge...

F: It's a great plant.

They tried to find someone who would care for their "Eddie tree" as they

would, but were unable to, and eventually disposed of it. The plant is so sacred they would rather have it die than let someone have it who might not care for it well enough. The plant, which is already sacred, will probably take on additional sacredness in memory because of the necessity of sacrificing it for the move (Belk et al. 1989).

Eric and Ellen are very concerned about their most sacred possessions arriving at their new destination unharmed. It will only be when they can finally reinstall their possessions in a new home that they will stop worrying. Eric mentioned that they might not even unpack some of these possessions when they arrive at their temporary rental home: they will wait until they have purchased a new house. There is a clear distinction here between the sacred confines of the home and the profane world through which their possessions will travel. Until they are back into the new home, their sacred possessions are at risk. Their moving experience provides direct and clear evidence to one of the functions of the home: it is a sanctuary for their sacred possessions. Also, reinstalling the sacred possessions is one of the ways by which they will transform their new house into a home.

Summary. The house itself becomes sacred as the informants transform it into a home through various consumption rituals. But the house is more than just a sacred possession: it is also a dwelling that shelters sacred possessions. Consumption of sacred items was a prevalent theme in the data. Certain possessions held especially deep meaning, and were separated from more ordinary, more profane possessions. The presence of these sacred items in the house was necessary to transform the profane house into the sacred home. The data from this study provides some of the first, direct support for Belk et al.'s (1989) contention that the dwelling is the primary location of sacred possessions in the world.

Extended Self

The home is a major possession contributing to a person's sense of self. Belk (1988) defines possessions as the "things we call ours" and contends that we are what we have, which is "the most basic and powerful fact of consumer behavior" (p. 139). He contends that the material and nonmaterial possessions that surround the individual are a major contributor to and reflection of the individual's identities. This notion is what Belk defined as the extended self.

Belk views the house as the family's symbolic body and claims that meaning is only fully acquired during the consumption of the home, as only a portion of the house's ultimate meaning is present at closing

(purchase). When incorporated into a person's extended self, the house becomes a home.

Though Belk' (1988) seminal article is conceptual in nature and does not have a lot of empirical support, the data from this study strongly support Belk's view of home ownership as a part of the extended self. This section examines several ways by which Belk's theory of the extended self can help understand the meaning of home ownership, and the transformation of the house into a home. This section will examine the processes of creation and care in the extension of self, as well as the role of the home in multiple levels of the extended self.

Creation. Belk (1988) identified creation of possessions as one of the ways in which consumers incorporate possessions into their extended selves. By creating a possession, the creator invests him/herself into the object, and in the process creates meaning. The idea of creation was very evident in the data. For Hannah, creation took a very literal meaning, as she participated in the step-by-step construction of her house. She had no construction experience, yet she was willing to help out and learn.

F: It [the house] looks really good. It's been a great learning experience cause every time you go, I ask a lot of questions a lot of times even if I'm there I really don't know what's going on. But if they tell me, I guess that's how you learn, you just ask questions, like [name of contractor], he'll tell me, if you want to know something, just ask me. You know I might not really understand what all they're telling me you know but it feels good cause it feels like you doing something for yourself. You know, you feel like you know something that you see, it's something that you worked hard for.

Hannah felt a sense of pride and ownership in the house, even though she did not yet live there, because she had helped create the house through her labors. Through creation, the house became a part of her extended self.¹³

¹³One interesting thing happened during the building of Hannah's home: I also took a lot of pride in building her home. It was something that I had worked on, something that I had helped to create, and even though I would never occupy the dwelling, I felt a sense of ownership and pride in the construction. Below is a note from my personal journal.

I suggested to my wife that we drive by the Habitat for Humanity home so I could show her what I'd been working on all these months. She agreed, and we drove to the site. Of course, the doors were locked, but we did look through the windows, and I pointed out the cabinets I helped install, the wall board I helped hang, the walls I painted, etc... [My wife] said I was as proud as a peacock about the house, which I guess is true, since I have never built a house

Of the people interviewed for this study, only Hannah participated directly in the construction of her house. However, all of the other informants engaged in some sort of creation associated with their home, even those who had purchased brand new homes. Georgia talked about some of the items her husband Gary had made for their home.

- F: In the garage a little while ago I said Gary, we could use some more shelves out here, why don't you build some more shelves so he built me some more shelves over there and then I was in the pantry the other day during Christmas break and I said well we've got a little extra space here and I can really use the space, why don't you build me a couple more shelves along this wall in the pantry. So you know, he did a little stuff like that. And last year, so we wanted some furniture downstairs and Gary had a whole winter to not do anything and so he built some furniture to go [downstairs].
- I: Ohhh.
- F: And little things like that you know, and I love those pieces of furniture down there.

Even though she did not personally create the shelves and furniture for their new house, Gary's creations helped Georgia connect with her house and, hence, have it be part of her extended self.

Charles talked about how working on his house with his hands and creating part of the physical environment gave him a sense of satisfaction and ownership of the house. He had been working on removing a wall between two small bedrooms to create one large room.

- M: Ah, but as I think about the future, it's a tremendous satisfaction, you know. Cause I think about you know, setting down roots here and you know, I'm changing the house, beginning to own the house, you know, that sort of stuff. Ah, when I tore out this wall the other day, I was, I was by myself and I was really enjoying myself doing it. You know, I liked yanking the stuff down and tossing it out the window.

By creating a part of the house, by gaining mastery and control over one aspect of the home, Charles was symbolically incorporating the house into his extended self. To use his own words, he was "beginning to own the house."

Creation extended not only to building and renovating the houses, but also to creating things to decorate the interior of the house and the yard. Ellen made a lot of items with which she decorated the house. During the first interview, she was making a quilt in the basement, and had other sewing projects going on. Autodriving helped pinpoint one

before. I find that I feel a sense of ownership with respect to this house. It is as much my house as it is Hannah's, even though I will never live there.

project that was particularly meaningful to her.

- I: Ah, tell me about those pictures.
F: They're the four season pictures that I stitched. I purchased them a long time ago and...
M: The kits...
F: The kits, yeah, they came [with all...
I: [Ahhh.
F: ...the yarn and everything. It's crewel work, it's not cross-stitch. And did one at a time.
I: How long did it take you?
F: It took me a few months to finish each picture.
M: Oh, yeah.
F: I don't remember how long. It took a long time. A lot of detailed work and I found three of them. I knew I wanted to make them, I found three and I couldn't find the fourth season. I called my Mom in [another state] and she found the fourth season, just luckily at Penney's. They were [selling out...
I: [Ahhh.
F: ...and discontinuing the pictures and she happened to find the winter scene or I would have been very upset if I hadn't gotten all four of them.

Eric and Ellen also planted a garden from which they made a large harvest. When they decided to take a job in another state and move, they learned that the moving company would not move anything in glass jars. Because of all the effort they put into creating and maintaining their garden, this caused a lot of concern:

- I: Was there anything else that the moving said you couldn't take with you? Food or anything...?
F: I also noticed on the list from the company, it said "No Food in Glass Jars." But we have all these beets and beans downstairs from our garden... He didn't say it was a problem when he saw them today. But that's what the sheet said.
I: Hmmm.
F: We're not leaving all that behind. We'll have to drive behind with that maybe.
M: Put a trailer hitch [underneath.
F: [That's, that's a thought. If we have to, I'm not leaving all the beets and beans we put up behind.
I: When did you put them up? Recently?
F: This summer. Yeah, from my garden.

Because of the hard work and effort (i.e., the ritual harvest and canning after planting and caring for their garden), the yield from the garden (in the form of canned beets and beans) was a sacred possession that Eric and Ellen would not leave behind. They had invested too much of themselves into the process to do that.

Other informants also talked of creating things for the house. Francine also made a lot of hand-crafted items for the home, Charles made beds for his children, Eric worked on a tool box with his children, and

Betty made a fort and sand box for her children. The important issue is that by the process of creation, the house, and things in the house and yard, were incorporated into the informants' extended selves. From building shelves and planting gardens to remodeling the home, these activities combine to create a home that is a part of the individual. Through this process of self-investment, the meanings associated with the house changed, and this change helped to transform the house into a home. The home, then, becomes part of the extended self.

Care of Possessions. Belk (1988) identified care of possessions as another way by which people treat their possessions as extensions of self and extract meaning from them. In this sense, care goes beyond mere maintenance: consumers actually cathect¹⁴ to their possessions, and groom and clean them meticulously (McCracken 1986). Belk (1987) hypothesized that the more strongly consumers cathected to their possessions, the more they would care for and maintain their possessions. His data showed that home and car owners cathected strongly with, and hence took better care of, these two possessions.

Gary and Georgia took meticulous care of their house. Georgia mentioned cleaning it every day, and Gary indicated he preferred to live in a clean environment. When family members entered the house, they removed their shoes, and visitors were expected to do the same. Care of possessions was one way by which Gary and Georgia incorporated their house into their extended selves. As Gary and Georgia commented,

- F: Every now and then, we'll go through and touch up paint, things like that to keep it....
- M: See, I mean, with kids, things get nicked and I guess one thing with us is that we both like to keep a clean environment. Maybe to even a little over, we over do it. I mean we put towels in the bottom of our vehicles so that won't get dirty cause we want to, you know, we feel that if we keep things clean and take care of them, they'll last longer.

Through the daily ritual of grooming their house (McCracken 1986), Gary and Georgia extracted and created meaning. They cathected to the house by caring for it. The level of care they expended on maintaining both the interior and exterior are examples of how the home is part of their extended selves.

With two exceptions (Dennis and Diane's trailer and Hannah's subsidized apartment), all of the homes I visited were very well kept.

¹⁴From "cathexis," the psychoanalytical term for self-extension. Cathexis involves charging an object, idea, activity, or other possession with emotional energy (Belk 1988).

This tidiness may be due to my impending visits for interviews, but other comments lead me to conclude that in most cases, the informants took care of their homes whether I was there or not. Frank mentioned that Francine was "obsessed" with cleanliness, and never let the house get dirty. One of the reasons cited by Eric and Ellen for buying a larger house was so there could "be a place for everything and everything in its place." Both mentioned they could not tolerate clutter in the house. Bill and Betty had a light colored carpet and three children, and hence they continually cleaned the carpet so it would not stain. Care of possessions in the form of keeping a clean house was evident with the informants I interviewed. It was one way by which the home was incorporated into their extended selves.

Multiple Levels of Self. The house becomes a home through incorporating it into the informants' extended selves and through the other methods mentioned in previous sections of this chapter. However, "home" can also mean more than just a dwelling; it is also a place that may comprise a neighborhood, a town, a community, a state, or even a country (Card 1989). For example, people often speak of their "home towns," or expatriots often talk of "home," meaning not only their physical dwelling, but also their country of origin. Belk (1988) parallels this idea with his discussion of multiple levels of self. He identified individual, family, community, and group levels of self. For example, just as individuals distinguish themselves from other individuals by the possessions they own, so do family units distinguish themselves from other families. Belk makes the same case for communities and groups as well. This next section takes the extended example of Eric and Ellen, whose family never really felt at "home" in the east, despite having a dwelling they considered a home. Their sense of "home" never extended to the community, and, ultimately, this feeling pushed them to seek employment in another state where they could feel more at "home," that is, surrounded by family and members of the same religion.

Eric and Ellen were devout members of the Church of Jesus Christ of Latter-day Saints, more commonly referred to as the Mormon church (Wright and Larsen 1992). After completing a masters degree in a community with a high Mormon population, they moved to the southeast to an area with a much smaller and demographically different Mormon community. After two years in an internship program, Eric took a job as administrator of a small, rural hospital, and they purchased a house in the new community. After seven years in that house, they moved to a larger house in the

country. Seven months later, he accepted a job on the opposite side of the country, and they were preparing to move.

In both the move from the old house to the new, and the move from the new house to the new job out of state, leaving the neighborhood, community, and the social relations that had formed was very difficult.

M: Well, it's, in the one, I don't think it's a drawback about the house being the location, other than the fact that there are things we liked about being in a neighborhood.

I: Uh huh.

M: With kids. Being here and having the land and kind of being in the country is not in itself a negative. It's just that it doesn't have the neighborhood environment. I, I enjoy being a little more [secluded.

F: [Oh, I do too but from the [standpoint of the kids.

M: [Secluded.

I: Yeah.

F: They miss all their friends. And it's going to be a fun summer. We'll see how it goes.

Eric and Ellen could have left the old house very easily. Both never really liked it. But it was leaving the neighborhood that was hard, for they enjoyed the association with other people.

F: We were in a very nice neighborhood, that part was. . . was hard for us to leave to come here. I left the house, no problem, but we had a lot of friends in the neighborhood there that, our kids did, that was hard to leave. But we got, and when we first got here, I thought, I'm not going to like out here. It's too far, have no friends to play with but we got use to it, and liked it. Our kids are more willing to stay here and do things with us than run up the street and play with a friend and that was alright.

In the move from the first house to the second, Eric and Ellen had a difficult time leaving the neighborhood. Following Belk's (1988) notion of multiple levels of the self, they had incorporated their neighborhood into their sense of self. But because of their growing family, necessity of a larger house overcame their resistance to leaving a neighborhood they loved.

When they made the decision to move to another state, both lamented about leaving the community behind. It would be difficult to move because of the social relationships they had developed and the part of themselves they had invested in the town.

I: Do you have any regrets about leaving this town?

M: Yeah.

I: Can you tell me about some of them?

M: Well I think a, I think we generally we just made good friends. We've both gotten involved in various activities, mostly me through my work and Ellen, just preschool and cub scouts and other, there was a baby sitting co-op that she help

get started that was a way she met a lot of people.

F: I'll miss all those people.

M: I think it's more associated with the fact that we gave something to the community of ourselves. And we feel the community gave back and that's what helps create relationships. It's not the community at large, it's people in the community. I mean [name of town] is a town. It's nice. It's a nice town. It's a small town. We decided that was what we wanted to live in. I can't say that's it's the town but it's the people. Very specific people. For me at the hospital we've done a lot of good things there that, I invested part of me in.

I: Uh huh.

M: And that's what I think makes it hard to leave. I think we both told, I know I've told a lot of people that it would much easier to leave if we were just very miserable here.

F: Oh yeah, then it wouldn't be a problem. And I'd say 5 or 6 years ago we could have left very easily. But we once we started having kids and getting to know other people and parents through our kids, we made a lot of friends. I hate to leave because of the kids. They're happy here. We know all their school teachers and feel comfortable with them. They're involved in riding lessons and gymnastics and cub scouts and soccer and tee-ball. We'll miss all that. There'll be some of that out there but we just won't know anybody for a while.

M: Yeah.

I: Have to establish all those [relationships.

F: [Start [over.

M: [Yeah.

F: And that'll be hard.

M: Yeah, that's the hard part of it.

For Eric and Ellen, it was more than just a house that was important. It was also the association with other families in the neighborhood and the community that made first moving out into the country and then out of state so difficult. The houses they lived in, especially the second house, were a part of their extended selves, but so was the neighborhood and community. In a very real sense, they experienced the community level of the extended self, and considered it to be "one of the things we call ours" (Belk 1988, p. 139).

Though Eric and Ellen had some regrets about leaving the town because of the relationships they had made, they both knew they would not stay in town for any length of time. For example, during the first interview, Eric and Ellen discussed why they did not consider building a house. Basically, they knew they would not be in the area for the long term, and did not want to put down roots.

M: Well I guess the other thought there was even though we may be here several more years=

I: =Uh huh=

M: =we knew we weren't going to live here the rest of our lives, in this area.

- I: Uh huh.
M: And it just seemed like a shame to put a lot of work and heart and soul into building a home that you would leave.
I: Yeah.
M: It just seemed to us that if we were going to do that, we'd want it to be in a place where at least our plan was when we did it, to stay. You know you can never predict exactly what'll happen in the future. But we knew that if we built one here we'd leave it some day. So, it just didn't seem like something we wanted to do.

There were two major reasons why they did not want to put down roots in the small town in which Eric worked. First, they were far away from family, and second, the church situation was difficult. In addition to being part of a community, Eric and Ellen were part of a much larger group, the Mormon church. However, the church situation in town was unacceptable and, ultimately, prompted them to move to another state with a larger concentration of Mormons.

During the first interview, Eric explained the drawback of being a Mormon in a small town in a southeastern state.

- M: We, uh, we're pretty active in church and we attend church a half an hour away, and if there's a drawback about the community, it's that church activity is a big part of our lives so it, it makes those participational activities just a little more difficult.
I: How, how often do you have to drive half an hour away in any given week?
M: Well. It's at least once a week now. It used to be more. It used to be more. I was especially more involved, uh, with the congregation up until the first of the year because of my responsibilities and so I was there two or three times a week. So it's at least once on Sundays and then it, half the, half the month it's probably twice. So in a month it's probably at least six times. Uh, or seven or eight. And then of course, uh, even more church activities requires traveling to [a city in another state] which is a couple of hours away... And that's a function of living in this particular part of the country and the state even.

This passage hints at the importance of the church in their lives. During the second interview, after Eric had accepted a job in a western state, both Eric and Ellen indicated that family and church were the reasons they decided to leave.

- M: Really, I guess earlier this year, we had started talking about where our future plans would lead. And what was important to us and we had decided for I guess two main reasons, but by the time our oldest child was 12 we wanted to be back west. Mostly because of being near the family and cause our particular church association was stronger in the west... I don't know if it's a follow-up question, but I'll just go on and say it anyway. A lot of people are probably asking themselves or wonder under their breath, you know,

gosh, he's taking a job that's in a hospital that's not even, you know, half as big as the one that's he's at. Not a step down or anything and of course I don't really see the career move as being a step down or up or anything, just kind of another opportunity. But this is really a move for things that we felt was worth to us in [the long term...

F: [In the long run.

M: ...for family. As I mentioned earlier with the church and just being there, most of our family. Ellen's parents still live in [city in a central state]. Actually we'll be further from them. But there's a very good possibility that they'll end up in the west somewhere...

F: We hope.

M: ...in the next few years as they think or get more settled in their [retirement. Then the...

F: [I think...

M: ...the church, we're very committed to the church and [church plays...

F: [Having more than a Sunday church which is...

M: It's too easy to have it be just a Sunday church in this particular area because the numbers are small, [distances are great...

F: [And the distances are great.

M: ...and the programs are shabby.

I: Shabby [laugh]...

M: If the church situation had been significantly different, I'm not sure we would have left.

F: No. At least for a while.

Eric and Ellen never felt at "home" with the members of the church in the southeast, and were concerned that their children would not have all the activities available to members of stronger congregations. Hence, they decided to move.

Eric and Ellen ultimately had a greater allegiance to their group level of extended self, the Mormon church, than to their community level of extended self. It would only be when they were surrounded by a larger community of Mormons that they would truly feel at home. Card (1989) expressed this sense of community and home in the following paragraph.

When I said I had no small talk, that wasn't really true. I can slip right in and be comfortable with any group of my own community. But this wasn't my community. These guys were Americans, not Mormons; those of us who grew up in Mormon society and remain intensely involved are only nominally members of the American community. We can fake it, but we're always speaking a foreign language. Only when we get with fellow Saints are we truly at home. If it had been a group of ten Mormons, I wouldn't have had any problem. We'd have a common fund of experience, speak the same language, share some of the same concerns. We could make jokes about Mormon culture, talk seriously about things that you can only discuss with someone who shares the same faith (p. 284, italics added).

Though their house was an important part of their extended selves,

Eric and Ellen never truly felt at "home" in the community, even though they made of their house a home. In this sense, "home" takes on a greater, community meaning (DePilllis 1991).

Summary. Possessions are the things we call ours, and this is a powerful and basic fact of consumer behavior (Belk 1988). For most informants, the house was an integral part of their self concepts, and a context in which other consumption activities took place. They transformed their house into a home by creating and caring for their homes. In this process, the informants invested a portion of themselves into the home or, as Eric said, poured "their heart and soul" into creating a home, and incorporated the home into their extended selves. In a very important way the home is one of the "things we call ours."

But the home is not the only part of the extended self: the home exists in a community of other homes, and residents of those homes themselves are parts of larger groups. The extended self, according to Belk (1988), also functions at the community and group level. As seen with the example of Eric and Ellen, the community or group can be as important to the extended self as the house itself. Eric and Ellen were more loyal to their group affiliation than their community, and in the process, they sold a home they loved dearly in order to move closer to family and church.

Conclusion

The house becomes a home by the investment of self not only in the actual structure, but in the possessions in the house and the yard as well. The home, as opposed to the house, is a sacred place where families dwell (Belk et al. 1989; Csikszentmihalyi and Rochberg-Halton 1981), in which significant life experiences occur (Belk 1988; Belk et al. 1989; Claiborne and Ozanne 1990; Wright and Shapiro 1992) and in which meaningful and important possessions are kept (McCracken 1989). "Home" can also refer to a specific place or community (Card 1989; DePilllis 1991; Rybczynski 1986).

The transformation of a house into a home can be seen through the rituals in which the informants divested the houses of residue of previous owners and in which they claimed possession of the dwelling through meaningful interaction. The home may be a symbol purchased during a transitional, liminal phase to validate an emerging social role such as parenthood. As such, the home takes on special meaning as a place in which to raise a family. The home is a sacred place, a fortress that keeps the profane world out and preserves memories and artifacts of a more

sacred world. And in creating and caring for a home, informants invested a lot of their selves and energies, making the home a uniquely meaningful possession. In the process, the self has been extended (Belk 1988).

In summary, this chapter has examined four ways by which the house becomes a home: purchase during transition, divestment and possession rituals, sacralization, and by extension of self. Though these are not mutually exclusive categories, they express ways in which the informants found deep meaning in their homes.

CHAPTER 4: INTERPRETATION: HOME AS AN EVOLVING ENTITY

Thus far, the meaning of the house to the informants has focused on financial issues, constrained consumption, and transforming the house into a home. However, for the informants of this study, the house took on additional meaning over time. The house is, in a literal and a symbolic sense, an evolving entity. While the purchase of the house was complete at closing, the transformation of the house into a home involves a continuous, daily process of living and consuming. The house is not static; rather, it is a dynamic, evolving creation. The house is remodeled, improved, extended, or added upon, and the possessions sheltered in its interior are acquired, disposed of, altered, and rearranged frequently. But beyond this physical evolution, the meanings associated with the house and the related possessions also evolve over time.

This chapter examines this process. The first subsection will explore the idea of the house as an evolving entity and the second section will explore five ways in which the physical and symbolic meaning of the house evolves.

The House and Home as Evolving Entities

In a very real sense, the houses of the informants are evolving and constantly changing. Because informants were interviewed and photographed in their homes multiple times over a fourteen month period, the evolution of the houses was well documented. Sometimes the changes were as slight as rearranging furniture, and other times as dramatic as creating a single large room by knocking out the wall between two small rooms. Sometimes, informants had purchased new pieces of furniture, and other times they had repainted or recarpeted the house. For Hannah, the house went from a literal hole in the ground to a completed structure in which she could raise her daughter. But with all informants, there was a constant change in the house. The houses of the informants were evolving and coming alive.

Claiborne and Ozanne (1990) suggested that for builder/owners of custom houses, the building of the house was a process. This process included anticipating, planning, and actually building the house. However, for Claiborne and Ozanne's (1990) study, the idea of homes as a process was limited to the actual construction of the house. But the evolving nature goes beyond the actual anticipation, planning, and construction of the house. The home is continually being constructed, both in a physical and a symbolic sense. The house influences the

inhabitants, and the inhabitants influence the house. The homeowners and the house are in a constant dialogue that ends up changing both.

For example, Cindy talked repeatedly of the things she did not like in her new house. She did not like the dark walnut stain on the hardwood floor in the formal living and dining room.

F: I really like this room, hard wood floors, we've already gotten somebody in who's giving us an estimate on refinishing it.

I: Uh huh.

F: A lot of the work we're gonna do ourselves, but we're a little wary about doing the refinishing of the floors ourselves, and I think, gosh, it's gonna cost us six, seven hundred [dollars]... It's a fairly substantial job, I'm hoping this dark walnut comes up and we can stain it lighter.

Here, Cindy proposes changing two of the rooms because of her desire to have a lot of light in her house. The removal of the dark walnut was successful, and the new, lighter stained floor did not "suck up the light," as Cindy described it. Hence, she and Charles changed a part of the house to reflect their personal desires.

Once the floor was restained, they realized they could purchase a specific type of furniture to go in the formal living and dining rooms. In fact, the house directly influenced their furniture purchases for these two rooms.

F: I don't know, you can see, we haven't even, you know, put stuff in it [formal living room] yet, but now this, this, is all being influenced by being in this style house, we never would have bought formal furniture, because we've got kids. They would have destroyed it.

M: The kids are not allowed in here.

F: They are not allowed in here, and you can close off the rooms, you can keep them out, and then this furniture fits with this house, and you know, we would never have thought that.

They changed the house by restaining the floor, and the house influenced their furniture purchases for these two rooms. This example shows the thesis of this chapter: the inhabitants influence the house, and the house influences the inhabitants. In the process, both the house and the meanings associated with it by the owners are in constant flux.

Five Means of Physical and Symbolic Evolution

This section will discuss five ways by which houses and their meanings evolve: 1) fantasizing; 2) transition; 3) creation; 4) possession acquisition; and 5) variety seeking.

Fantasizing. Fantasizing about an ideal house was one way by which informants changed the houses they owned. To make the houses they owned "fantasy" houses, they cleaned, repaired, and improved their houses to

achieve a fantasy ideal of what their house could be.

Most of the informants had a fantasy or ideal home, against which they compared the homes they examined and the one they actually purchased. Invariably, the "real" house could not compete compare with the "fantasy" house. The fantasy house for most of the informants was clearly distinguished from the real house. For example, Georgia said that her fantasy home "is more than I could afford.... and I just know I'll never get that, so, you know, I just didn't think about it." She went on to say, however, that her fantasy home had high ceilings, lots of windows, and everything in wood. Gary, on the other hand, said of his fantasy home, "I wanted a bedroom, a bathroom, and I want an office and I'm happy." His fantasy house stresses the more functional and utilitarian aspects of a house, which is consistent with the male informants' notions of home in the Csikszentmihalyi and Rochberg-Halton (1981) study. The house they eventually purchased was a compromise between Gary's vision of a utilitarian house and Georgia's fantasy house. The fantasy element is still alive, however, as they change their new house to meet their expectations of what a house should be.

Other informants fantasized about their houses. Frank compared the house they purchased with a hypothetical ideal house.

M: My ideal home would be, uh, probably a thousand feet in the basement and a thousand feet of kind of a rambler style home, and probably four bedrooms, family room, living room, three baths. And then we'd want downstairs a, a pool table.

The fantasy house Frank described was reminiscent of the types of houses in which he and Francine had grown up (Hill 1991). Though their reality house does not meet with this ideal, they are both satisfied with the house they have, as they just simply could not afford anything else. Both fantasize about one day obtaining their ideal house, and this is causing them to take good care of their current house and pay it off early. By doing this, they can sell their house and use it as a stepping stone to purchasing a house more in line with their fantasy. Hence, the fantasy is driving the evolution of the current house.

Eric and Ellen's fantasy house is mixture of fantasy elements and the current house in which they are living. Having lived in a house for eight years, they know what they like and dislike about their current living arrangements. They have also seen a number of houses that have features they would like, and this leads to the following composite description.

F: I always thought it would be kind of neat to have, you know,

more the colonial style with the upstairs and the downstairs. But we, we like this kind of sprawling arrangement, I guess. Um. My ideal house is to still to have more of an old, a new, a [modern...]

M: [Victorian.

F: ...yeah, Victorian or country farmhouse type with the big wrap-around porch.

I: Uh huh.

F: And probably two story then.

M: I think, I think it would be situated much like this. Maybe a little more land.

F: Yeah. I guess. It seems like it's a lot to take care of already...

M: But, but situated something in a more country setting. Um. A garage is nice.

F: Yeah, you love [the garage.

M: [Yeah, it's great.

F: That's why we bought this house. He liked the garage. [especially in the middle of winter.

M: [The garage is great. [Laughter]. And I guess the style of the house. The kitchen would be differently laid out than this. But it would be somewhat bigger than this. And it would have a center island.

I: Uh huh.

F: And an eat in, a nook or an eating place in the kitchen.

M: Yeah... And it would be two story.

F: We like houses with lots of windows. I do.

M: Yeah.

F: Lots of light.

M: It would probably be a country style and country colors as you think, you know...

I: Uh huh...

F: Except that country's going out you know.

I: [Laugh].

M: But does that mean we don't like it any more?

F: No, I like it fine.

Eric and Ellen's fantasy house is firmly rooted in reality, and comprised of elements they like in their current house. In fact, this ideal guided the search for a house in the new state to which they were moving. They were unable to find a house to meet their needs, so they settled on renting for a year, while they looked for a piece of land. The fantasy or ideal house was going to lead the design of the house they would build.

Alone of all the informants, Hannah's fantasy house is probably the least achievable. Financially impoverished, she moved into a 1,000 square foot Appalachian Mountain Housing house, a floor plan of which is included in Exhibit 4-1. The house she moved into is simple and functional, with three bedrooms, one bathroom, and vinyl siding. However, her fantasy house is much more elaborate.

F: Well the fantasy home will definitely have a fireplace and it would be brick, probably a two story, cause I'd like to have like the spiral steps that [go...

I: [Uh huh.
F: ...up like that. Marble floors...
I: Marble floors.
F: ...you know, a heart shaped bed [laugh].
I: [Laugh].
F: You know one room with a heart shaped bed, another room with a revolving bed.
I: Uh huh.
F: And these are like really big goals you know. But I'd like to have that one. And ah, I thought about having some, oh we would have the fish tank in the [wall...
I: [Uh huh.
F: ...that type of thing. And a big, I don't know, I guess like Magic Johnson and have the real big, you know, plants. You know with a little garden. That's like a, really a fantasy home.

Hannah was serious about the possibility of realizing her fantasy house, and indicated that the Appalachian Mountain Housing house would be a starter house that would eventually help her attain her fantasy house. She talked about paying off the Appalachian Mountain Housing house, and renting it out to someone so she could make money from it. With that money, she would start building her fantasy house. Her fantasy house was a goal driving her forward.

Hill (1991) described some of the house fantasies of homeless women at the Sisters of Mercy homeless shelter, and concluded that the backgrounds of his informants were directly related to the types of house fantasies they had. For example, first-time homeless women who had experienced stable housing backgrounds fantasized about attainable homes containing the basic necessities, while others from more troubled pasts fantasized about homes that allowed them to escape from their tormented pasts. Hannah's housing history is somewhat troubled and punctuated by failed relationships with men, which may partially explain her fantasy. She was originally adopted, then ran away from her home because of a conflict with her father. She spent time with foster parents, lived in a home for wayward children, and eventually ended up in a failed marriage in another city. She and her daughter Helen then moved in with her brother, his wife and two children, in a small trailer. From there, she moved into subsidized housing, involved herself in another sour relationship, and finally moved into the Appalachian Mountain Housing house.

This transient existence and history of failed relationships with men may have lead her to fantasize about an ideal, fantasy house in which she could have a serious relationship. Following Hill (1991), the heart shaped and revolving beds may symbolize the love she never fully experienced from her relationships with men, and the lavishness (e.g.,

marble floors, spiral staircases) may symbolize a retreat from her impoverished past. But her fantasies about housing are guiding her actions, and pushing her to try and move up to the house of her dreams.

Perhaps the best example of changing a house through fantasy comes from Charles and Cindy. When they first decided to move out of their old house, they chose to build instead of buy, and contacted a builder, who helped them design the house of their dreams. They found an ideal piece of land, and moved forward in the planning process. However, they quickly discovered they could not afford to build their fantasy house.

M: Oh yeah, that's the mistake we made, designing. We started to design our house, right? We picked this lot, this beautiful view and all that. Ah, and we worked with the person that was a builder, not a designer and who was a sales person. And so, rather than bring us along in terms in what we could afford and really shooting for our target, our financial plan, ah, we found ourselves designing the house, more house than we could afford.

Because of the escalating expenses associated with the construction of their fantasy house, Charles and Cindy backed out of the arrangement and lost several hundred dollars on design expenses. One result, however, of designing a fantasy house was that when they went back on the house market, none of the houses they examined could compete with their fantasy house.

M: We didn't know it at the time and when we were looking for other houses, but the problem was, is that every house we looked at was competing with this design and it wasn't a real thing. It was completely, every house we looked at was competing against a fantasy. Was competing against an idea of what could be.

I: Uh huh.

M: And, nothing, nothing can compete with that you know. Unless it was a \$500,000.00 house or something.

After a long search, they eventually settled on a house that they could afford, but that needed a lot of work. However, the colonial-style house they purchased was nothing like their fantasy house.

I: How does this house stack up against that fantasy house?

F: Nothing like it.

M: It's completely different.

F: Some of the functions, I mean it's on a nice lot.

M: Yeah.

F: That part was nice, it has a big garage that Charles really wanted, ummmm, but that other one, oh gosh, it's really.

M: It has much more open [spaces...]

F: [It's completely different style, one was contemporary, this is...]

M: There was uh, on the ground level, there was basically two spaces, one was a, a, a more of a formal, [great room...]

F: [Great room.
M: ...living room, dining room, great room combination, and the other space was a family room, kitchen, and, and family dining area, that articulated with [one another.
F: [All open, very dramatic, with [10 foot ceilings...
M: [10 foot ceilings.
I: Yeah.
F: ...and you know two stove tops, actually it was a fantasy kitchen that space was built around.
M: Yeah. That's something we noticed, as we went ahead, that both of us built the house around the kitchen, that, that the kitchen was the center of all our activities.
F: It is the center of the family's activities as well.
M: So.
F: And then I guess, you know we didn't spend a lot of energy on the bedrooms and stuff, but this house is not at all like that.
M: No, uh huh. The upstairs bedroom is large like our upstairs bedroom, we have a walk in closet.
F: You know the stuff that's in an eighteen year old house, the bathrooms are old, you know, and...
I: But you don't feel too terribly [disappointed.
M: [No, no.
F: [No, no, we, we, we, you know I would have loved to have that [fantasy] house, if we made double our salary.
F: It was, it wasn't, it wasn't a reality house because we couldn't afford that house and I wouldn't have wanted to live that, that strained.

The fantasy house was sacrificed for a reality house, one more in line with their financial means. Although they did not purchase the house of their dreams, they continued to fantasize about the house and land that they did buy, and what they would do with it.

F: We are going to put in a back garden spot for the kids to play and that's kinda of, yeah, there still is a big fantasy element to it.
M: Yeah, I guess that was the next spring project. We have about 4 acres in the back that's full of shrubbery and trees, you know, undergrowth, and it's nicely terraced, naturally terraced, and we are not making use of it, so one of our fantasies is to take out the undergrowth, and all that sort of stuff, seed it. That's as far as my fantasy goes, Cindy builds on that with paths and rock gardens, and things like that, which is great.

Here, they fantasize about improving the lot. In fact, a year after this interview, Charles and Cindy dramatically relandscaped the lot, and changed the look and feel of their house. This change was a direct result of their fantasy. A different time, Cindy talked about another fantasy of hers.

F: And even this, this, this, fort we're building for Calvin over here, that's a fantasy of mine, and it's mixed with childhood fantasy. I mean I can just, I can remember being a kid, and what it would be like to have a space like that, to have

secret little holes you can peer out of, and swings and ropes. I mean it's a very elaborate, it's any kid's fantasy.

M: You can have that now.

F: I mean, I mean, look at it now, it's not even, but, but, then the other fantasy, is the parent fantasy, to have a fabulous place for the kids to play, and I envision myself doing my gardening thing, while they're having a ball, in their fort.

Here, the children's fort fantasy dove tails with Cindy's role as a mother. She is interested in pursuing her gardening "passion," as she called it, and at the same time fulfilling her role as a mother. In fact, the fantasy creates an ideal situation in which she can pursue her "gardening thing" while caring for her children.

While a lot of their fantasies focused on improving the lot, they also fantasized about the inside of the house. The interior fantasies, however, tended to focus on integrating the existing house with the outside lot.

F: [W]hen you look at the house it's not the style that I like, but part of the fantasy is how you're gonna live in it and I see us spending a lot of time back here, that's why I want to transform the back to be this, this place you want to spend time in... The, the irony with this house is that it's not a style that integrates the outside inside.

I: Uh huh.

F: That's where we want, that's why I like contemporaries because, when you're in a contemporary house you have a sense of the outside.

I: Uh huh.

F: And so, I've been brainstorming with ways to bring the inside out, I was thinking about a bigger kitchen window, and some bigger windows in the back, but that, that's pretty, my only frustration with the house is that I love the lot and I, and I wish it could be more integrated.

Charles and Cindy have a vision of what they want their house to become. Their house currently is not their ideal house, but they fantasize about ways to change their house into the house of their dreams. In the process, they realized that the fantasy house is not completely gone. Now they have reoriented their fantasy to the house they purchased, and are making efforts to transform it into their fantasy house.

F: I guess the fantasy house is not here, it's gone, but fantasizing about your house, fantasizing about spaces, [and..

M: [It's evolving.

F: And then making the fantasy come alive, it still exists for us.

M: Yeah.

For Charles and Cindy, the fantasy house is at once gone and present. It is gone, because they purchased a house completely different from their fantasy. But it is present, in that they have a fantasy vision of what

their new house can be. The house they purchased is not yet their fantasy house, but it can become their fantasy house through the changes they are making. It is evolving and continuing to come "alive." In the process of creating their fantasy house, they are also creating personal meaning, as the changes they are making reflect their lifestyles and roles as parents. By investing themselves in the fantasy creation process, they are not only making changes in the physical structure of their house, they are endowing the house and home with meaning.

Fantasizing can thus lead to symbolic and physical changes in the house as the informants try to mold the houses they own to conform with their own personal visions of what a house can be.

Transition. The physical and symbolic properties of houses and homes also change as the informants experienced periods of transition. The very concept of transition implies evolving or changing from one status to another. As mentioned in chapter three, many informants purchased their houses during periods of transition. Most informants experienced the transition to parenthood or to growing families. In these cases, the house gains a new meaning because it becomes a place where children are nurtured and raised (Belk et al. 1989; Wright et al. 1992). Informants talked about the evolving nature of their homes as children came into the house, and as they continued to get older. Rooms were converted to nurseries, or nurseries were converted to bedrooms. The types of possessions the house sheltered changed as parents anticipated children, or disposed of possessions related to babies for possessions related to older children. Space relations changed, as older children laid claim to larger portions of space, and as parents reoriented themselves to the needs of older children.

The physical dimensions of the house were thus changed, but with this change came a change in meaning as well, as the changes also signaled changes in roles for parents and children alike. In a very real way, the informants related to their homes differently before, during, and after periods of transition. The house became not merely a shelter from the elements, but also place in which a growing and changing family is raised. As such, the house must grow and change, to meet the changing physical and symbolic needs of the family. Cindy and Francine provide contrasting examples of the process of change during transition. Cindy's second child was born while she was living in her old house. Prior to childbirth, the house, though crowded, was adequate for their needs. During the pregnancy, Cindy experienced the desire to "nest," or prepare

a place for the new addition.

F: This is kind of funny. I was in prelabor, and we, I had to get nested, I had to get all of my stuff ready, and I made Charles and Casey go out and buy this dumb changing table because I didn't have a place to change the baby. And it's really funny, and we searched forever for that crib and it's such a simple crib but I couldn't believe how long it took.

The desire to nest was as much a symbolic demonstration of her expanding role as a mother as a physical change to accommodate a new member of the family. During pregnancy, Cindy and Charles concluded their existing house would be too small, and stated searching for a new house. Thus, the meaning of the house changed with each phase of transition.

Francine, as mentioned in chapter three, did not want to prepare her house in any way for the arrival of her child. Having experienced six miscarriages, she did not want to endure the mockery of symbols of parenthood without actually being a parent.

F: But as far as little blankets and stuff, you know, my Mom is really handy that way and she loves to make all that kind of stuff. She's already made the baby a bunch of stuff. I don't have it yet, though.

I: Ohh. [Laugh].

F: I told her, don't give it to me yet. I don't know, they did all that before and it, you know and I put the bassinet all together and everything and it was just too hard on me to have to tear it all down and not have a baby.

At this writing (June 9, 1993), Francine was nearly seven months pregnant, three months longer than any previous pregnancy. During a recent phone call to clarify a point, Frank mentioned she was "great with child," and wearing his clothes, as she did not want to wear maternity clothes, which symbolized the motherhood she had not yet achieved, despite seven pregnancies. Also, they have not yet transformed their television room to a nursery. However, everything necessary for such a transformation was ready as soon as Francine "gives the signal." When Frank and Francine are sure of their status as parents, they plan to change their house. In this case, the refusal to change the house is symbolic of the many failed pregnancies they have experienced. To change the house before the baby arrives is to symbolically validate their status as parents, which neither is willing to do. When the change does occur, as Frank and Francine both now expect it will, the symbolic meaning of the house will also change with their new parental roles. The house they have enjoyed together will finally symbolize the family.

Transition can also create change in other ways. The house acquisition for Hannah was a fundamental life change, as she entered the

new and unexpected role of homeowner. The house was a transition marker for her and, as such, was steeped with meaning. It was more than merely a shelter. Each week as she transformed the hole in the ground to a home, she was also transforming herself into a homeowner, someone of substance. The house gave her the opportunity to become independent, to make something of her own life, and to become self-reliant.

Transition, then, is one way by which the meaning of the house and home changes. These changes are both physical and symbolic, as transition can force the informants to relate to their homes differently before, during, and after transition.

Creation. A third way by which the physical and symbolic properties of houses evolves is through creation. Here, the homeowners make physical changes to their house and yard, and in the process create new symbolic meanings (Belk 1988). This is the process that Charles and Cindy are going through to turn their house and lot into their fantasy home and yard. Their vision of what the house ought to be, of what the house can be, is the driving force behind their renovations. As they create their fantasy house, they are investing a portion of themselves into the house and yard, effectively making the house and yard a part of their extended selves. Here creation is a process of creative self-expression.

As mentioned in chapter three, possession and divestment rituals were one way by which informants extracted meaning from their houses (McCracken 1986). Through divestment rituals they were removing the residue of previous owners, and in the process creating homes with their own personal touches, and changing the meaning of the house to reflect their own lives. The possession rituals allowed them to lay claim to the house. The divestment and possession rituals lead to direct changes in the house as carpets were cleaned, walls painted, improvements made. The changing physical structure signalled a change of ownership, and the ritual investment of self in the change process created new meaning for the owners.

As will be shown in the next chapter, many informants also received a great deal of satisfaction from working on their houses and yards. Here, they were actively shaping and changing their environment. They did not take satisfaction from merely having a house, as is suggested by the literature on materialism (Belk 1984, 1985; Richins 1987; Fournier and Richins 1991; Richins and Dawson 1992), but rather, the satisfaction comes from the process by which they change their houses and yards through hard work and self-investment. Gary and Georgia provide an excellent example

of this process.

- F: In the summer, we'll sit out on the deck on the front or the back and we'll look out, especially after a week-end when we've spent, cause during the summer all week-end long, we're out in the [yard...]
- I: [Uh huh.]
- F: ...doing something. And we always cook out on [our...]
- I: [Uh huh.]
- F: ...back deck all summer long and so at the end of the day after you know, you've sweated and you've showered and you're clean up and you can see that you've done something in your yard and you're sitting out on your deck and you have all this lovely weather and all this great stuff around you and you can smell your, you know, your chicken cooking on the grill and it's just really a neat, a comfortable feeling, I mean, you know I used to think, I go this is so nice. It's just [so nice...]
- M: [You feel [good...]
- F: [Yeah, you just do. You know I just look out and I look at it and when I see some of the trees blooming and doing things or when the garden's doing well or you can see little patches of the lawn you've just put in coming up and growing up and I'm always out there envisioning whether I put this kind plant here or what if I put this flower this year because last year I didn't like the flowers that I put in and stuff like that.]
- M: I guess it's like, it's virgin territory [you...]
- I: [Uh huh.]
- M: ...know. Everything that is going into this house or going into landscaping, it's the first time we've done it.

The satisfaction they receive from this process resembles the satisfaction an artist has when creating a tangible object. After a lot of hard work, they sit back and view the fruit of their labors and feel content.

This creative process also leads to extension of self (Belk 1988). As informants painted, recarpeted, remodeled, crafted, or built items to go into the house, the phenomenological meanings associated with the house and its possessions also changed. Through creation, profane, commoditized items can also become sacred possessions, steeped with meaning wrought from self-investment (Belk et al. 1989). The creative process thus changes the symbolic properties of both the house and the possessions in the house.

Creation of the house through renovations and improvements and creation of possessions in the house change the house both physically and symbolically through the process of self-investment and extension.

Acquisition of Possessions. Acquisition of possessions constitutes a fourth way by which the house is physically and symbolically changed. Indeed, the right mix of possessions is necessary to create a comfortable home (Rybczynski 1986), a homey home (McCracken 1989), an open home (Claiborne and Ozanne 1990), etc. The house thus functions as a shelter

for the possessions of the occupants and as a symbolic second skin (Belk 1988; Csikszentmihalyi and Rochberg-Halton 1981). However, when it is first purchased, the house is an empty shell. As possessions are acquired and installed in the house, the meaning of the house changes. Certain possessions "fit" or correspond with cultural categories such as age, gender, status, role, etc (McCracken 1986, 1988a). Changing the complement or constellation of possessions in and around the home can also change the meaning of the home as the possessions correspond with new cultural categories (see chapter six for an elaboration of this last idea).

For Gary and Georgia, there was a sense of incompleteness in their house when they first moved in because it lacked the necessary symbols of a home: furniture, wall hangings, lawn and garden, etc. As they gradually furnished their house with these possessions and landscaped the lot, the meaning of the house changed, and as Georgia said, it began to "feel more like a home." It felt less like a home without the symbols of a home, but as the house was filled with the necessary possessions corresponding to the cultural categories they occupied, and as the weed infested lot was transformed into a lawn, the meaning of the house changed, creating a "home."

Some of these possessions sheltered in the home are special and take on sacred meanings as time passes (Belk et al. 1989). This sacred property can come from several sources, including creation, inheritance, and bequeathing. As possessions become sacred, they become symbolically significant, and influence the meaning of the homes in which they are sheltered. Charles, Frank, and Gary made some of the furniture in their homes, and in the process of creation, the objects became sacred. Ellen created journals and photo albums for each of her children until they were old enough to take over the writing and photography. Francine and Ellen created craft items that adorned the house, Betty made the drapes for her house, and Cindy paid people to craft possessions by hand. Francine collected cherished items from her parents and grandparents, and kept them in a trunk owned by her great-grandmother. Cindy purchased expensive items such as china and Persian rugs with an eye to passing them down to her descendants. Arnold adorned his house with souvenirs of his many trips abroad, and used these souvenirs as points of conversations. The point is that over time, many of the possessions in the house take on sacred meanings, and as time passes and more sacred possessions are sheltered in the house, the meaning of the house again changes. As

mentioned in the previous chapter, the house becomes a sacred space, a shrine, museum, temple, or church, protecting the possessions and preserving the memories of the family (Belk et al. 1989; Csikszentmihalyi and Rochberg-Halton 1981). This process is evolutionary, and over time changes the meaning of the house as new possessions are acquired and as the meaning of the possessions changes.

Acquisition of possessions functions to change the meaning of the home, but it can also change the home itself. As more and more possessions are acquired, space constraints become an issue. Eric and Ellen purchased a second, larger house precisely because they were running out of space for their growing family and all of their associated possessions. Hence, as possessions are acquired, they can change both the physical and symbolic meaning of the home.

Variety Seeking. A final category of change and evolution centers on variety seeking (Hoyer and Ridgway 1984). Some of the informants changed the appearance of their homes out of boredom and a desire for change. For example, Eric frequently rearranged the furniture in his house when he became bored with the existing arrangement. This used to drive Ellen crazy, but after several years of marriage, she got used to it. In this instance, the interior of the house is changed, but there is not necessarily any special meaning attached to the changes. Rather, it reflects Eric's need for change.

Hoyer and Ridgway (1984) define variety seeking as the "internal need for stimulation" (p. 114) and proposed that individual differences characteristics such as extroversion, liberalness, creativity, ability to deal with complex stimuli, need for change, need for uniqueness, curiosity, and need for risk offered some explanations for variety seeking. Some of these factors may explain Eric's desire to continually rearrange the furniture.

Other informants offered some evidence of changes in their houses related more to variety seeking behavior than anything else. For example, Dennis and Diane rearranged the furniture in their trailer several times. This may be due to finding optimal use of limited space, but it may also reflect variety seeking behavior. Gary and Georgia rearranged furniture frequently, and Francine rearranged pictures and craft work hanging from her wall. Frank, who cut the grass and did the exterior yard work for his association, experimented with different types of flowers and bushes to give the town house complex in which they lived a different look.

Variety seeking behavior does change the dwellings and the

possessions in the dwellings in a physical sense, but it is unclear whether it changes symbolic meaning. To the extent that variety seeking behavior reflects mastery of one's environment or dominance, such changes may have symbolic content. However, they may merely reflect boredom and need for change and stimulation. In either case, variety seeking behavior does provide further evidence that the house and the home are not static, but in a constant state of flux and change.

Summary. The physical and symbolic meanings of the house and home change constantly. This section has identified fantasizing, transition, creation, acquisition of possessions, and variety seeking behavior as evidences of the evolving nature of the physical and symbolic properties of the home.

Conclusion

The informants' homes were changing constantly. During the fourteen month duration of this study, I noticed several changes as I interviewed the informants multiple times. Some changes were small and minor, others were large and changed the way the informants related to their homes. Some changes were initiated by transition, or major changes in the lives of the informants. Other changes came through fantasizing or continued co-creation with the house and the self, as informants improved, remodeled, and created additions to their homes as they lived in them. Sometimes, the meaning of the home and the home itself changed through additions to the possessions sheltered in the house. As time passes, the house continues to shelter more and more sacred and meaningful possessions, and may begin to function as a shrine or a museum for these possessions. Finally, some changes are less significant than others, and may only be motivated by variety seeking behavior, or the desire to experience new and different stimuli.

The important point is that the house is continually in a state of change and flux. The process of living in a house is a process of co-creation, where changes in the lives of the informants require changes in the way in which they relate to their houses. Changes in the house itself may also create changes in the self-concepts of the inhabitants of the house. Claiborne and Ozanne (1990) suggest that homeowners structure their houses and environment to reflect the way they would like to live. The data from this study support this proposition. However, as the way informants would like to live changes, so must the house also change. As such, it is continually evolving and creating new meaning.

SECTION THREE

This section ties the findings of this study to the existing literature on consumer acquisitiveness. Specifically, chapter 5 examines the literature on materialism, compares current theories of materialism with the findings of this study, and attempts to reconcile the findings with current theories of materialism. The ideological assumptions underlying studies of materialism are examined, and an ideological bias is detected. Using political ideology, the results are re-interpreted. The chapter concludes with an examination of children and materialism.

Chapter six elaborates and expands McCracken's (1988a) theory of Diderot unities and the Diderot effect to provide a unifying theory of acquisitive consumption. Specifically, McCracken's theory is expanded by integrating it with theories of meaning extraction and creation, constellations of possessions, materialism, and the extended self. The expanded model is then used to reinterpret some of the results from previous chapters.

CHAPTER 5: MATERIALISM AND THE HOME

As stated in chapter one, the initial goal of this study was to examine materialism in the context of purchasing and consuming a house. Materialism is a concept that has received growing attention in both the consumer behavior literature and the literatures of other disciplines. This chapter will discuss the data in light of current conceptualizations of materialism.

Current Conceptualizations of Materialism

The two most widely used conceptualizations of materialism view it as either a personality trait (Belk 1984, 1985) or as a consumer value (Richins and Dawson 1992). This section will examine both of these notions of materialism.

As stated in chapter one, Belk (1984, p. 291) defines materialism as:

...the importance a consumer attaches to worldly possessions. At the highest level of materialism, such possessions assume a central place in a person's life, and are believed to provide the greatest sources of satisfaction and dissatisfaction (see also Belk 1985).

Specifically, Belk proposes that materialism consists of three personality traits: envy, possessiveness, and nongenerosity. Envy is defined as the "displeasure or illwill at the superiority of another person in happiness, success, reputation, or the possession of anything desirable." Possessiveness is defined as the "inclination and tendency to retain control or ownership of one's possessions." Nongenerosity is defined as an "unwillingness to give possessions to or share possessions with others" (Belk 1984, pp. 291-292).

Richins and Dawson (1992) view materialism as a consumer value that involves beliefs and attitudes so centrally held that they guide the very conduct of the consumer's life. After a review of the literature from a variety of disciplines, Richins and Dawson (1992) propose three consumer values associated with materialism. The first value is possession-defined success, or the tendency of consumers to "judge their own and others' success by the number and quality of possessions accumulated." The second value is acquisition centrality, or the extent to which consumers place "possessions and their acquisition at the center of their lives." Finally, the third value is the belief by consumers that possessions are "essential to their satisfaction and well-being in life" (see p. 304). The last two values parallel Belk's definition of materialism quoted at the beginning of this chapter.

Despite the fact that both definitions of materialism include the belief by consumers that possessions are necessary for happiness or satisfaction in life, the major hypothesis emerging from theories of materialism from which these definitions derive proposes that happiness and satisfaction in life cannot come from possessions (see Fournier and Richins 1991 for an extensive review of the various theories that support this reasoning). Hence, the definitions of materialism advanced by Belk (1984, 1985) and Richins and Dawson (1992) predict a negative correlation between materialism and happiness or life satisfaction. Several studies have provided consistent empirical evidence of this negative correlation (Belk 1984, 1985; Cole et al. 1992; Dawson and Bamossy 1990, 1991; Richins 1987; Richins and Dawson 1992; Sirgy et al. 1992; Wright and Larsen 1993).

Thus, the existing literature would suggest that materialistic informants would be unhappy or dissatisfied with life. The next section interprets the findings of this study in light of these conceptualizations of materialism.

Materialism and Home Ownership

Early in the process of data collection, I discovered that informants attached a high degree of importance to the house and expected to find satisfaction from their house purchase. To a person, informants spent a lot of time and money acquiring possessions for their houses. Even impoverished home owners, such as Dennis and Diane, bought a lot of second-hand furnishings and spent money improving their homes. Despite a very modest salary, Dennis purchased a lawn mower, built a deck, added some light fixtures, and bought an entertainment center for their trailer. Similarly, months before moving into her Appalachian Mountain Housing home, Hannah started buying lamps and furniture. Bill and Betty were also financially strapped but continued to purchase items, such as a garage door opener, a lawn mower, a fort and sand box for their children, power tools, a TV, garden tools, drapes, a refrigerator, and bedroom furniture. On the other end of the financial spectrum, Charles and Cindy planned to spend \$25,000 improving their house, in addition to buying numerous items each week from their cash flow. Gary and Georgia had a buying plan to furnish their house, where they purchased gifts for each other for birthdays, anniversaries, Christmas, Mother's and Father's day, etc. These gifts, ostensibly for each other, were dictated by the house: furniture for empty rooms, a new dining room table, a stereo, TV, VCR, etc. Thus, one of the initial premises of the study was supported: homes are important to consumers and a lot of consumption is related to the

house.

Inasmuch as these findings were consistent with prior conceptualizations of materialism, I expected that the informants would be materialistic and that there would be a negative correlation between this characteristic and their life satisfaction. The data did not support this expectation.

For example, Arnold and Angie appeared, if anything, to be anti-materialistic. Despite the importance they attached to their house, they gave away possessions freely, tried to live a simple life, and defined success in terms of their focus in life, which came not only from their house, but also from family, job satisfaction and quality of life. For example, Arnold gave up a \$40,000 a year job as a chef to go back to school to become a teacher. He talked about this decision not in terms of what it cost him, but what he gained.

M: [The loss of income is] not always on our minds, you know, we could, we still have a good time, so, and there's a, there's a focus, there's definitely a focus when I was, when I was cooking I was loosing my focus, I wasn't happy, I got tired of that, and now, I, I have something that I'm working towards, and it's, even though it's, it's later in life it's still it's worth while.

I: What was it about cooking that didn't lead you to being happy?

M: Well, I just, uh, I guess it was, you know, having to make money for the owner all the time, and the people around me were dull, and it, just the environment was becoming old and dingy, and... change had to be made.

The house was also very important to Eric and Ellen, and they were very happy with it. Yet they also found happiness in life from their family, personal relationships, and their church association, as mentioned in chapter three. Frank and Francine finally found an affordable house in good condition which gave them a lot of joy and happiness. However, they were unable to conceive a child, and indicated they would give up everything they had to be able to have a baby.

I: You mentioned that having a job at age 21 allowed you to get a lot of things... Is it important to you to have a lot of these things?

M: Um. No.

F: At one time it was. It was really important. But now, coming back to the family thing, I think both of us would give up anything we could in order to have a family...

I: You were talking about, Francine, first of all that it seemed to be important to you. How was that?

F: Um. I, I just grew up in a house, you know, where you had nice things and it was important to me to have a nice house. Appearances, you know. They, they impress people I guess. I don't know. And I, I've always liked really nice things. I

don't believe in going out and charging them to get them. I believe in, you know, if you work hard then you should be able to have nice things. Not so much that, I don't know.

I: When, when did it start changing for you? When did you start realizing that, I don't recall your exact words, but at one point in time it was very important but now it's not nearly as important and you realize that you'd give up anything to have a family. When did that start happening?

F: Well, I've had several miscarriages and after, you know, after you've gone through that you realize that material things really aren't important. That what you really want you just can't go out and buy it. And that all the, all the amounts of money in the world can't buy me a baby.

Though they derived satisfaction from their house purchase, they felt that true satisfaction and happiness eluded them because they could not conceive a child.

In short, the conceptualizations of materialism currently in vogue were not very helpful in explaining the acquisitiveness of the informants for this study. Stated differently, materialism is not a useful concept to describe these informants because they are not materialistic in the Belk and Richins and Dawson sense. They are materialistic following the limited definition provided by Collins and Jacobsen (1990) and Pollay (1986) in that they acquire a lot of possessions, but they do not have the expressed need to have that is implied in the conceptualizations offered by Belk and Richins and Dawson.

The next section looks at the components of materialism as defined by Belk (1984, 1985) and Richins and Dawson (1992). While there was evidence to support some components of materialism, for the most part these conceptualizations did not adequately describe the consumption experiences of these informants.

Components of Materialism

As defined by Belk (1984, 1985) and Richins and Dawson (1992), materialism encompasses several dimensions, which include the personality traits of envy, possessiveness, and nongenerosity, and the value orientations of possession defined success, acquisition as the pursuit of happiness, and acquisition centrality. The specifics that follow will explore each of these dimensions as they pertain to informants' feelings about their homes.

Possession Defined Success. Possession defined success is the tendency for people to "judge their own and others' success by the number and quality of possessions accumulated" (Richins and Dawson 1992, p. 304). Most informants viewed the acquisition of a home as a symbol of their success, or at least of having achieved the "American dream." For

example, Frank and Francine felt a sense of excitement at finally being able to afford a house they felt was "decent."

- M: We found a place that wasn't trashed for the amount of money we could afford. It was actually something that we really thought was well worth the money. And=
F: =And it was going to be ours. It was, you know, we've rented for five years of our marriage and you know, the American dream is to own your own home. [Chuckle].
I: What does it mean to you to own your own home?
F: I, I, I don't know. It feels like kind of a sense of security, I think. You feel, I don't know, kind of like you're a real person, a real citizen now. Not just, like you belong, kind of, to the town.

The home represented to themselves and others that they were real citizens who had successfully met the challenge of obtaining the American dream. Other informants also viewed the home as a symbol of success. Hence, Richins and Dawson's (1992) consumer value of possession-defined success was evident in the data.

Acquisition as the Pursuit of Happiness. This component of materialism suggests that consumers believe happiness can be found through the acquisition of possessions. While there was some limited support for this concept, most of the data suggest that factors other than mere acquisition are what lead to happiness and satisfaction with the home.

Frank and Francine provide a good example of receiving satisfaction directly from acquiring their home.

- I: Are you satisfied with this home?
F: Very happy. We come in the door and just, I said, "I can't believe we own it. I love it." I still get excited.
I: Tell me about your first day when you came in and spent your first night here. How did you feel?
F: We spent the first night here before we ever moved in.
I: Oh.
F: We were really excited. Really excited. And we'd come over here and just sit. Just, before we ever got anything moved in, we'd come over here every night after work and we were both really excited.

Of course, Frank and Francine also made improvements on their house, such as painting the walls and planting a garden, but they indicated they were very satisfied with the house purchase itself.

For other informants, however, the satisfaction associated with the house came not only from acquiring it, but from the processes by which they improved the house and yard. Gary and Georgia have continued to shape their house into a home, and both indicated they received a lot of satisfaction from their efforts. A passage that was examined in chapter four can be re-interpreted in light of the discussion on this facet of

materialism.

- F: In the summer, we'll sit out on the deck on the front or the back and we'll look out, especially after a week-end when we've spent, cause during the summer all week-end long, we're out in the [yard...]
- I: [Uh huh.]
- F: ...doing something. And we always cook out on [our...]
- I: [Uh huh.]
- F: ...back deck all summer long and so at the end of the day after you know, you've sweated and you've showered and you're clean up and you can see that you've done something in your yard and you're sitting out on your deck and you have all this lovely weather and all this great stuff around you and you can smell your, you know, your chicken cooking on the grill and it's just really a neat, a comfortable feeling, I mean, you know I used to think, I go this is so nice. It's just [so nice...]
- M: [You feel [good...]
- F: [Yeah, you just do. You know I just look out and I look at it and when I see some of the trees blooming and doing things or when the garden's doing well or you can see little patches of the lawn you've just put in coming up and growing up and I'm always out there envisioning whether I put this kind plant here or what if I put this flower this year because last year I didn't like the flowers that I put in and stuff like that.]
- M: I guess it's like, it's virgin territory [you...]
- I: [Uh huh.]
- M: ...know. Everything that is going into this house or going into landscaping, it's the first time we've done it.

After a hard day of working with their hands and shaping their environment, they relaxed and ruminated on their accomplishment. Everything they did, putting in their yard or decorating their house, was done for the first time, and they received a lot of satisfaction from their efforts. Here, the happiness and satisfaction they feel is not necessarily centered on owning or possessing the home, but rather through the meaningful process of home creation (Claiborne and Ozanne 1990). This suggests that the notion that acquisitions lead to happiness is simplistic, as there are many other facets, such as the creation described in the above passage, that also produce happiness and satisfaction with the house.

Another facet contributing to happiness and satisfaction with the house is companionship. Both Charles and Cindy took pleasure in working together on the house to make it evolve into the home of their dreams. It is not necessarily the acquisition of possessions they enjoy, but the building of a home.

- M: We saw ourselves working on it to, and, um, making it a lot better, making it more along what we wanted out of the house, and we, we had talked about times in the past the we had worked on projects together, and how those times were good

- times for us, you know, we felt good working together, and, [you know...]
- F: [We, we had completely done over Charles' old house, the house we had moved out of, painting, carpeting, just tons of stuff, and, yeah, those were really positive times, you know spending the weekend painting a room together, and, you know, when you are academics, and all you ever do are intellectual projects that span years, here is something very pleasant about painting a room, in one day [and it's done.]
- M: [It's material and you see it.]
- F: And you see it, yeah, so we both get off to that same type of [thing.]
- M: [Yeah. We started, you know, we both started fantasizing, I started fantasizing the shop and the garage, a large garage and how that would enhance my life and we saw us working together.]

In a follow-up interview with Charles and Cindy, they indicated they had, indeed, worked together on the new home, though not to the extent they hoped, since they were both busy with their careers and family. Nevertheless, working together on the house was something that gave them a lot of satisfaction. Here, the house and the possessions are instrumental to the creation process in which both take a lot of pride and from which they receive a lot of satisfaction.

Hence, the data from this study only offer limited support for the notion that acquisition is what makes people happy. This suggests that this facet of materialism is of limited usefulness, or that the informants for the study found happiness through means other than acquisition.

Acquisition Centrality. Acquisition centrality is the extent to which consumers place "possessions and their acquisition at the center of their lives" (Richins and Dawson 1992, p. 304). From the data, I found no evidence from the interviews that the acquisition of possessions or the possessions themselves were the center of the informants' lives. While the house purchase was an important event, and while the informants did spend a lot of time acquiring things, the centrality component of possessions, as defined by Richins and Dawson (1992) was missing from my interviews. Other things were central to their lives. As mentioned previously, Frank and Francine wanted to conceive a child more than anything. From the interview, that was more central to their lives than their house. And Arnold and Angie were more interested in quality of life issues than in making money to buy more possessions. Hence, Arnold's decision to quit a good paying job and return to school.

Envy. Envy is the "displeasure or illwill at the superiority of another person in happiness, success, reputation, or the possession of anything desirable" (Belk 1984, p. 291). There was very little indication

in the data that informants were envious. They all talked about different types of housing they looked at while deciding which house to purchase, but only Gary and Georgia explicitly mentioned behavior which was envious, and they were making a self-deprecating joke when they did.

- F: We're always comparing our yards to other people, whenever a new house come in and they'll have some people come in and they'll have some people come and do their yard and we'll look over and you know we covet, covet because their lawn looks so pretty and then six months down the road after whatever else in the rye comes up and it browns up and we go well look, our's looks better now than theirs [laugh].
- M: [Laugh].
- F: I thought all that time we coveted their pretty lawn when ours wasn't so good [laugh].
- M: Oh, we think about taking a mole over there and just kind of let it sit on their lawn and just let him go to work [laugh].

Gary and Georgia lived in a very nice neighborhood with expensive homes. Both had mentioned that their house was the plainest house in the neighborhood. Prior to the second interview, I drove around their neighborhood to get a feeling for the other houses that surrounded their house. The following are my impressions recorded in my field notes.

I drove around the neighborhood, and looked at the types of homes. Georgia had mentioned previously that their home looked plain, and it does, when compared to the other homes in the area. There were some very large, expensive looking homes, some with three garages, and most must have had between 3,000 and 5,000 square feet of space. I was impressed by the money some of the homes must have cost. With their frugal attitudes, Gary and Georgia seem somewhat out of place with the rest of their neighborhood.

Both Gary and Georgia mentioned that they could never afford the expensive homes their neighbors had, and appeared to be very satisfied with their home. Other than this isolated instance of envious behavior, the data did not support this facet of materialism as defined by Belk (1984, 1985).

The opposite of envy would be pleasure and goodwill at the superiority of others in attaining anything desirable. There was more evidence for this phenomena than for envy. For example, Frank and Francine, who had no children of their own, were very happy to know that I had children. As Francine said, "Cherish them, they're your greatest treasure." She was not upset that I had children and they did not, rather, she was very happy for me. She regretted she did not have children, but she did not show displeasure or illwill because of my fatherhood. Often during interviews, informants would ask me if I had a house, and I said I did, but that I was trying to sell it and buy another. When this happened, they wished me luck with the buying and selling

process. If anything, the informants were the opposite of envious.

Possessiveness and Nongenerosity. Most informants were possessive of their possessions in the sense that they wanted to retain control or ownership over them. However, most were not possessive to the extent of being nongenerous with their possessions, or unwilling to share or give their possessions to others. The distinction between possessiveness and nongenerosity is slight and the following examples can be interpreted both as instances of both traits. Hence, they will be considered together.

In many cases, when informants no longer had any use for their possessions, they freely gave them to others. For example, when moving to their new house, Gary and Georgia donated their surplus possessions to a local thrift store rather than hold a yard sale.

- I: When you moved into here, did you get rid of any of the stuff from your storage unit? Sell any or throw any away?
F: We gave a lot to Goodwill. An awfully lot to Goodwill.
M: Cause we found there was a lot of stuff that we didn't need. We hadn't had for three years.

Arnold and Angie regularly gave possessions away rather than sell them. When leaving both Afghanistan and Bolivia, they gave, rather than sold, their possessions to needy people. These next two quotes from Arnold illustrate this point.

- M: [In Bolivia], we had an, a live-in maid, Estella, and we gave Estella bunches of clothing and kitchen utensils, and linens, and that sort of thing. Uhh, she had a, a, a niece uhhh and the niece had two or three children and Estella supported that, that little family.

- M: [W]hen I left there [Afghanistan], uhhh, the liberal that I was at the time, you know, I, uh, there were people begging to buy my stuff. But I had my good friend Manon who I more or less, I, uh, loved this family a lot, they took care of me, and I just, say, gave it all to Manon...
I: How did he feel about that? Was he appreciative?
M: Oh, yeah, yeah... It really shocked me in Bolivia, the way um the foreign community takes advantage upon departure when one's selling their stuff. Uh, grossly overpriced, uhhh, and people just trying to make a buck for stuff that they didn't have to pay for shipping and they probably got for a lower price in the States.

In this study, most informants retained control or ownership of their possessions (possessiveness), but they were also generous with what their time, possessions, and money. Other examples include Charles and Cindy who donated money and time to several different charities, and Frank and Francine, who had no children of their own but who were very generous

with other peoples' children. Hence there was a lot of evidence for being generous and nonpossessive, but not a lot for the opposite case.

There were a couple of instances that can be interpreted as nongenerous or possessive behavior, but when viewed in the proper context, these seemingly supportive examples fade away. Two extended examples and discussion follows.

Charles and Cindy provide an example of behavior that can be called "possessive." But their possessiveness was associated with possessing space, not material things. Though they had been looking to purchase a home for some time, space constraints finally motivated Charles and Cindy to buy a new house. Both mentioned the need for space at different times during the interviewing process as the reason they finally purchased a larger home. When they obtained the larger home, they laid claim to certain areas in the house.

Charles discussed the size difference between the old house they were leaving and the new house they were purchasing. A lot of his comments centered on the needs he and Cindy had for additional space. In particular, he discussed how they would furnish the formal living and dining areas, and how that space would be off limits to the children.

M: It's huge, it's, it's, the other house has about 50, excluding the utility room, has about 1500 square feet. This has 1350 square feet each floor, and you know there's 1350 and 1350 there, get down in the basement with 1350 down there. So it's huge. Ah, we're going to have ah, have you know right away, you know in terms in my thought about buying furniture would be the formal dining room and the formal living room, ok? We have stuff, we have carpets, you know the oriental carpets rugs that we'll be using for the dining room and the living room. But we'll need ah, a nice table for the dining room and a nice group for the living room. We'll use the stereo in the formal living. The TV will be in the TV room. But it'll be our place to kind of go away from the kids cause Calvin can't go in there... So, ah, ah, a large part of this house, ah, Cindy and I are grabbing for ourselves. Kids can't go there. Kids can't go into that room, kids can't, I mean they can. They can go look in it but that's our space.

I: Uh huh.

M: This is our space. The formal living room and dining room is our space. So you can see, we've claimed as much of this [new] house for ourselves as we have [old] house now, you know. This will be our space, ok? And no doubt we will divvy it up among ourselves.

Thus, the purchase of the house may have been precipitated by a growing family, but in purchasing a house, Charles and Cindy looked for one that would provide them with the space needs they desired, space away from and separate from the children, a space to which they could retreat

and distance themselves from their children.

The desire to possess space may be somewhat different from the desire to possess things. Charles and Cindy indicated that space was important to them because of their desire for privacy, and the extra space in the house afforded them this privacy. However, though the size of the house gave them the privacy they desired, they were generous with the space. The children were not forbidden to enter private spaces, and when they entertained, Charles and Cindy opened their whole house up for their guests. In these cases and others, they were very generous and non-possessive of their space. Hence, possessiveness in the sense Belk (1984, 1985) intended may not even be evident from these examples.

Hannah provides another example of behavior that could be interpreted as possessive and nongenerous. But as was the case with Charles and Cindy, when viewed in the proper context, the support for these two traits fades away.

Hannah was a single mother, and had a history of troubled relationships with the men in her life. During a couple of work days at her house, Hannah mentioned that she did not want to share her house with a man. The following two quotes are from my field notes.

She mentioned several times how she didn't want to take a man into her new home, and have him abuse the home. She mentioned that her (former?) boyfriend had a lot of things on his wall, which was okay to hang on the wall in a rental unit, but that she wasn't sure she wanted him to hang anything on her walls. She said he looked at her as if she were crazy. She mentioned that she had invested a lot of herself in the home, and didn't want some man who didn't respect her home to have part in it. She also mentioned that she didn't want a man to drag her down, and perhaps take the house with him.

Hannah then told me that she was going to dump the man she had been seeing. She said that he was an alcoholic, that he shouted bad things at her daughter, Helen, and that it took too much effort to worry about him. She said involving herself with a man at this stage in her life was just too much, that it took too much of her to make the relationship work, that all the men she had been involved with had always drug her down, and that for the first time in her life she was going to try to make it on her own without a man. She said having the home inspired some of this, as she didn't want to ever lose the home because she was supporting some bum who wasn't pulling his weight.

For Hannah, the house represented a new start in life, something around which she and her daughter could rebuild their lives and, thus, she was very protective of her home. In a sense, she was nongenerous in her unwillingness to share her home with a man who might "drag her down." In

light of the history of her relationships with men, however, this reluctance was not only understandable, but probably healthy. Her actions were also possessive, as she was also exercising a certain amount of control over her life by controlling access to her home.

Hannah also discovered that a proposal was made to construct a playground for children next to her house. Though technically the land was not hers, she did not want to share it in the form of a playground. She recognized that her daughter Helen would enjoy it, but she was concerned about the increased risk of theft.

F: And they all say some good things about you know having a playground there. Helen can be right beside the house and I can keep an eye on her. But I mean, too, we have a lot of kids [who steal things], and you have to watch your house a little more.

I: Oh, yeah.

F: Your automobiles a little bit more and things like that but you know we, they definitely need something out there for the kids.

Hannah's concern was for protecting her possessions from theft or damage, the probability of which, she thought would increase if a playground were to be built next door. While she did not want to share the neighboring land with others, there is also an issue of control here.

An important point may be why Hannah, Charles, and Cindy seem possessive and nongenerous. Context may provide an answer. Hannah does want to control her home and not share it with a man. However, this is not an end in and of itself, but rather a means of surviving her past destructive relationships. For Hannah, the purchase of her Appalachian Mountain Housing home marked a clear transition in her life, and the symbolism of this acquisition guided her actions. With the acquisition of the house, she went from being a dependent, poor, abused victim to an independent, self-sufficient woman who was not a victim. The house represented for her an anchor in a stormy life, and the control she exerted over the house was symbolic of her new status as homeowner. That explains why she was hesitant to admit a man into her house who might "drag her down" to her previous status. She was not being possessive and nongenerous, she was exerting control over her new life. To take these comments out of context would be misinterpreting the data. Similarly, Charles and Cindy do not want to have extra space as an end in and of itself, but rather as a means to have some privacy. It seems that without understanding the context, the meaning of the act is unclear.

Summary. In summary, there was not a lot of evidence from the data

collected for this study that the informants were envious, possessive, or nongenerous (Belk 1984, 1985), or that the acquisition of possessions was central to their existence. The lack of data about these behaviors may mean one of three things. First, it might mean that Belk's and Richins and Dawson's conceptualization of materialism is inadequate. This would go against a large body of literature to the contrary. Second, the results may be due to social response bias and self-monitoring. In a one-on-one interview, informants may have been concerned with how they presented themselves (Kazdin 1982; Thorns 1976). In a private conversation without the benefit of a tape recorder, Cindy indicated to me that she had to consciously try to not monitor herself during the interviews. Hence, the lack of data for materialistic behavior may be due to observer and reactivity effects. This may especially be true with Belk's envy trait, as this portion of Belk's materialism scale has consistently received the strongest support (Richins and Dawson 1992; Wright and Larsen 1993). Finally, the informants for this study may simply not be materialistic in the sense suggested by Belk and Richins and Dawson.

As explained in the methodological appendix, there was evidence to support the second point, but my reading of the data suggests that the third scenario, that the informants were not materialistic, is the most likely. The major finding of this chapter is that for these informants, the purchase of a house and the acquisition of many complementary possessions does not mean they are materialistic.

Conclusion

The concept of materialism has not proven to be a useful tool to better understand the findings of this study. As this chapter has demonstrated, the informants, though acquisitive, were not materialistic. This suggests another question: if they were not materialistic, how do we then explain their acquisitive consumption? The next chapter introduces the concepts of Diderot unities (or constellations of possessions) and the Diderot effect, which may provide a more satisfactory explanation of their house-related consumption.

CHAPTER 6: AN ELABORATION ON THE DIDEROT EFFECT: A UNIFYING THEORY OF ACQUISITIVE CONSUMPTION

As seen in the previous chapters, the purchase of a house is an important consumption event. It can have a constraining effect on consumption, as financial resources are diverted to house payments and maintenance. But despite these constraints, there are also a large number of complementary purchases made to repair, fill up, or be culturally consistent with the house itself. The house can also be transformed into a home through various methods that involve ritualistic consumption activities and the investment of self. This chapter proposes a unifying theory, based on McCracken's (1988a) theory of Diderot unities and the Diderot effect, as a way to integrate the findings of the previous chapters.

This chapter is divided into three sections. In the first section, the constellations of possessions and the Diderot effect are defined and explained. In the second section, a conceptual model built on the data from this study shows how the Diderot effect, divestment and possession rituals, materialism, and the extended self can be integrated to provide a greater understanding of the results of this study. The final section offers an interpretation of some of the results from previous chapters in light of the new framework.

Constellations of Possessions and the Diderot Effect

Consumers acquire many possessions during their lives. McCracken (1988a) described these collections of possessions as Diderot unities, or complements of possessions that are culturally consistent with one another. A similar idea, that of "product constellations," has been proposed by Solomon (1983, 1988, 1992) and Solomon and Assael (1987). For example, a Rolex watch may be viewed as a culturally consistent complement of a BMW car, because it is part of a Yuppie's product constellation, even though the two products are unrelated. The Diderot unity or product constellation can be expanded, following Belk and colleagues (Belk 1992, 1988; Belk et al. 1989; O'Guinn and Belk 1989), to include possessions other than material things. Following this logic, the term "product constellation" is too limiting, as there may also be non-material possessions in the constellation. For this reason, the culturally consistent complement of possessions that surround the individual will be referred to in this study as a "constellation of possessions."

McCracken (1988a) defines the Diderot effect as the force by which consumers maintain a cultural consistency in their constellation of

possessions. According to McCracken, goods are culturally consistent and symbolically go together in a constellation of possessions because of 1) the nature of the meaning contained in things; 2) the way meaning enters into things; and 3) the way the meaning of things is communicated by the object code. In the first instance, McCracken claims that the meaning of possessions comes from their place in a system of possessions, and the relationship of this system to another system of cultural categories based on class, status, age, gender, occupation, kinship, time, space, nature, person, etc. (see McCracken 1986 for a complete elaboration of these cultural categories). For example, Geritol is associated with the cultural category of age, since it is mostly consumed by elderly consumers. It is this correspondence between cultural categories and consumer goods that determines which possessions go together for the consumer.

Second, meaning enters possessions through the advertising and fashion systems, whereby symbolic meaning is transferred to possessions by association. For example, in the case of advertising, a product and symbolic meanings are combined in an advertisement, and by repeated exposure to the advertisement, meaning is transferred to the possession. When Michael Jordan is paired in an advertisement with Nike shoes, and when these advertisements are repeatedly viewed, some of the properties associated with Michael Jordan, such as athletic prowess and fitness, are symbolically transferred to the shoes.

Finally, consumer possessions do not communicate symbolism well in isolation. The meaning of a possession is communicated best when the possession is surrounded by other possessions that carry the same meaning. In addition to the BMW car and Rolex watch, a male Yuppie might also have an American Express Gold Card and wear expensive suits. The combination of these and other possessions successfully conveys his yuppie status. Thus, the nature, origin, and communication of cultural meaning contributes to the consistency of the constellation of possessions.

The Diderot effect works in one of two ways. First, it provides a sense of cultural harmony or consistency to the constellation of possessions that surround the individual. Culturally inconsistent possessions that do not match the symbolic properties of the constellation are kept out by the first function of the Diderot effect. For example, an environmentally-conscious consumer's constellation of possessions would largely consist of possessions friendly to the environment, such as Starkist "dolphin-safe" tuna, and would reject inconsistent,

environmentally unfriendly possessions such as air conditioners which may deplete the ozone layer.¹⁵ These possessions comprise part of the symbolic meaning inherent in the possessions of the environmentally-conscious consumer. The first function of the Diderot effect keeps culturally-inconsistent possessions out of the constellation and thus serves to maintain harmony with one's possessions. When this expectation of harmony is achieved, consumers experience satisfaction with their possessions.

The second function of the Diderot effect alters a person's constellation of possessions to match an incoming, culturally-inconsistent possession. For the second function of the Diderot effect to occur, a culturally inconsistent "departure" acquisition must be made. This acquisition may be a purchase in the market place or the receipt of a gift. But the departure acquisition triggers the second function of the Diderot effect because the consumer is departing from his or her usual patterns of consumption, and because the acquisition does not fit the existing symbolic meanings of the current constellation of possessions. According to McCracken, any acquisition that has no precedent in the constellation of possessions can qualify as the departure acquisition. However, not all culturally-inconsistent possessions may trigger this change. Social conspicuousness of the product may also be necessary (Belk 1981). It is conceivable that some possessions, such as a shirt that is inconsistent with the consumer's lifestyle and self-concept, may be worn privately for purposes such as gardening or working on a car. Though inconsistent, these possessions are not socially visible and do not trigger the second function of the Diderot effect. One might argue that more important and visible possessions, such as a house, would be more likely to trigger the second function of the Diderot effect. Here, the incoming, culturally-inconsistent acquisition creates dissatisfaction with current possessions, and this requires that the existing constellation be changed to match the symbolic properties of the departure acquisition. For example, painting the interior of a home may be inconsistent with the existing carpeting and furniture. Whereas previously the old paint job was consistent with the symbolic properties of the old furniture and carpeting, the second function of the Diderot effect may raise expectations of how the newly painted room should look and cause

¹⁵I use this as an example only. There is considerable controversy over whether or not humankind can actually destroy the ozone layer (Ray and Guzzo 1991).

dissatisfaction with the current furniture and carpeting. This dissatisfaction may then set into motion events that will culminate in the purchase of new carpeting and furniture, thus making the possessions in the home consistent with the symbolic properties of the new paint job. Once expectations are met and consistency is regained, satisfaction with possessions is again possible.

Summary. Thus, the Diderot effect governs the cultural consistency of a consumer's constellation of possessions by preserving or altering the symbolic meaning of the constellation of possessions. The first function prevents the admittance of culturally-inconsistent possessions into the constellation, thus maintaining the consistency and harmony of the constellation. This consistency then leads to satisfaction with one's existing possessions. The second function changes the existing constellation to symbolically match an incoming, culturally-inconsistent possession. Until cultural consistency is again achieved, the second function of the Diderot effect can change expectations about the symbolic properties of possessions in the constellation and thus create dissatisfaction with the existing possessions. This dissatisfaction then leads to replacing possessions in the constellation with other possessions symbolically congruent with the departure acquisition. When consistency is again established, satisfaction with one's possessions returns.

The next two sections examine examples of the first and second functions of the Diderot effect appearing in the data for this study.

The First Function of the Diderot Effect. The data for this study provide an interesting example of the first function of the Diderot effect. For Eric and Ellen, the purchase of a new house was consistent with their previous constellation of possessions. It was not a departure from their usual pattern of consumption, as they had already purchased a house, and thus did not trigger the second function of the Diderot effect. They purchased the new house to maintain their large number of possessions: they simply ran out of room in the old house.

- I: What did, uh, what kind of precipitated the decision to move from that house to something else? [Ellen points to the baby].
- M: Yeah.
- F: I didn't want to move.
- M: Yeah. Ellen didn't want to move.
- F: I wanted to stay in our neighborhood because we had lots of friends there for the kids.
- M: [We were...]
- F: [We were kind of busting out of the seams but I was willing to put up with that but he wasn't.]
- M: The house part was, the physical constraints of the house were

really just getting to be too much. We looked [at...]

F: [Adding on a garage.]

M: ...adding on to the existing house. Adding a garage. Adding on living [space.]

F: [Finishing off more basement.]

M: Finishing off more basement and all sorts of options, but the money that it would cost, would have cost us to do that just never seemed, two reasons that people advised us were that we'd probably never get our money out of it when we did sell.

I: Uh huh.

M: And two, it would oversize the house for the neighborhood. We would've just...

F: And the lot.

M: And the lot. We would have... So. It was either tough it out with increasing space constraints or look for a place to, that was bigger.

I: How many bedrooms was your old home?

M: Three.

I: Three. With four children I can see how that would've been a..

F: That and the storage space. We just didn't have, you know, more collections with your kids with their bikes and everything. And we didn't have a garage. There were bikes stuffed downstairs. And, just, lawn mowers [and...]

M: [Yeah. That's the interesting thing, as far as looking for consistency in our decision? This house only has three bedrooms.]

I: Oh. [Laugh].

F: But more space to put one in downstairs.

M: Yeah. There's...

F: And the bedrooms are larger. And there's more place to put all our stuff now. I think it was more of that decision than it was the bedrooms.

Of all the informants I interviewed, Eric and Ellen purchased the fewest possessions when they moved into their new house. I only identified three items, a couch, a TV, and a lawn tractor, that they had purchased since moving to their new home. They had plenty of possessions: it was space they lacked. Hence, for reasons of practicality, to remain culturally consistent, and to shelter all of their possessions, they had to purchase a larger house.

The Second Function of the Diderot Effect. More often than not, however, the purchase of a new house functioned as a departure acquisition that triggered the second function of the Diderot effect. In this case, the house has no precedent in the existing constellation, and is a departure from current patterns of consumption. Here, the departure acquisition is incorporated into the constellation of possessions, but it is inconsistent with symbolic meanings of the existing possessions, which causes dissatisfaction with the existing possessions. The second function of the Diderot effect seeks to change symbolic properties of the existing

constellation of possessions to match the incoming, inconsistent possession. When informants purchased a house for the first time, many of their possessions were more symbolic of a lower style of living than that implied by home ownership. For example, many informants had old, worn-out furniture that was consistent with apartment living, but which looked out of place in a new house. Because of this, the second function of the Diderot effect pushed consumers to dispose of inconsistent possessions and purchase possessions more symbolic of home ownership. The data provided several examples of this second function.

Prior to moving into their new house, Gary and Georgia disposed of a large number of possessions they had in storage. These possessions included particle board shelves, desks, and computer tables, an old kitchen table and chairs, and a cheap stereo system, among others. As new homeowners, they wanted higher quality furnishings for their expensive new house. Rather than hold a garage sale, they donated these unwanted possessions to a local charity for tax purposes. Other informants also disposed of unwanted possessions prior to moving. However disposition of possessions occurred (Jacoby, Berning, and Dietvorst 1977; Young 1991), inconsistent possessions were shed prior to moving to the new house.

Once disposal of possessions symbolic of renting or living in a smaller house occurred, informants then had to acquire new possessions consistent with or symbolic of the new house. Gary and Georgia moved from a 900 square foot apartment to a home with 3,600 square feet of living space plus a 600 square foot garage on a half acre lot. They did not have nearly enough furnishings for their house, so they devised a buying plan that allowed them to make the necessary purchases.

M: When we started thinking about buying a house, we did not want to be living from paycheck to paycheck. You know. We really didn't want to stretch ourself so [thin...]

I: [Uh huh.

M: ...that we where incurring debts from other things or we were just living from paycheck to paycheck. So we set that budget accordingly. Ah, and when we looked, we looked at the furniture problem, ah, we were not going to go out and buy a lot of furniture. We said maybe we'll buy a piece on a birthday or a Christmas or something like that, [or maybe...]

F: [Last Christmas I got a [sofa for the living room.

M: [Yeah.

F: Last birthday, I got a leather chair for another room. Another birthday, I got, Christmas before that Gary got a desk for his office. This Christmas, I got a dining room table and chairs. You know things like that.

Here, their new possessions were not only symbolic of their new house, they were symbolic of their financial conservatism and budget orientation.

Though they did not go into debt for their home furnishings, the second function of the Diderot effect pushed them to channel large portions of their discretionary income into furnishing the home as they went. They both planned to adhere to their buying plan for the next several years until they had the furnishings that were consistent with the house.

Other informants also discussed the notion of a buying plan associated with the purchase of the house. Charles and Cindy mentioned a five, ten, and twenty year plan with respect to the renovation of their house. This was partially motivated by empty space in their new, much larger house, but the furniture they eventually purchased was also symbolic of their colonial style house. Hannah also mentioned a buying plan with respect to the purchase of a lawn mower, washer and dryer, and furniture for her home, and Bill and Betty planned to furnish their home "piece by piece, year by year" with possessions consistent with their new status as homeowners. These and other examples demonstrated that the second function of the Diderot effect was at work in the acquisition of possessions for the new home.

Integrating the Diderot Effect and Acquisitive Consumption

The first and second functions of the Diderot effect were present in the data for this study. This is one way by which the findings of this study can be related to current topics in consumer research. However, McCracken's (1988a) theory does not fully explain the data from this study, and there are several ways by which his theory can be enhanced and expanded to better explain the consumption experiences of the informants of this study. Listed below are four ways in which his theory can be enhanced by integrating concepts from past research in this area.

First, McCracken explains cultural consistency through the nature of the cultural meanings of possessions. As explained previously, McCracken proposes that meanings in possessions come from a correspondence between the possessions and certain cultural categories such as age, gender, status, occupation, etc. However, he does not elaborate on the sources of this correspondence. A review of the literature suggests four possible sources of this cultural meaning. Second, McCracken limits the way in which meaning is transferred to possessions to the advertising and fashion systems. However, there are other ways meaning can be transferred to possessions. For example, as demonstrated in chapter three, meaning can be also be transferred to a possession through consumption rituals, inheritance, or by creating the possession. He also does not account for the process of meaning creation in his Diderot theory. The extension to

his model incorporates meaning creation. Third, the Diderot effect can also be connected to the extended self (Belk 1988). Finally, though the Diderot theory contributes to our understanding of materialism, McCracken does not make the connection between the Diderot theory and materialism. The extended model makes such a connection.

This section examines these issues more fully. Figure 1 contains a conceptual model linking the two functions of the Diderot effect to sources of correspondence, meaning extraction and creation, and the extended self. Figure 2 links the second function of the Diderot effect to materialistic consumption. The following sections will elaborate on these issues more fully.

1. Correspondence Between Possessions and Cultural Categories.

Possessions have cultural meaning because they correspond with certain cultural categories. There are several potential sources for the correspondence between possessions and cultural categories. This correspondence may come from consumer stereotyping (Hyatt 1992). Here, the consumer categorizes the possessions a certain type of consumer should have. For instance, many of the informants interviewed for this study had definite ideas about the types of possessions they should and should not have as homeowners. One such possession mentioned by most of the male informants was a garage, where they could store their lawn and garden tools and work benches.

A second source of the correspondence may come from the consumer's self-concept (Sirgy 1982, 1986). Here a congruity exists between the consumer's self-concept and his or her possessions. Arnold viewed himself as a cultured and educated world traveler. His house contained possessions congruent with this self-concept, such as souvenirs and photographs of his overseas experiences, books, politically-oriented publications, modern art, and classical music.

A third potential source of this correspondence comes from the various roles consumers play (Solomon 1983; Wicklund and Gollwitzer 1982). According to Solomon, constellations of possessions are culturally consistent because they provide useful role information. Cindy mentioned that in her role as a student, she lived in an apartment that she described as "a run down shack, with no heat, rats, roaches..." To most people, this would denote poverty. However, she viewed such living arrangements as appropriate to and not inconsistent with her role as a student. This student role made living in such a dwelling acceptable. When she changed roles and became a professional, she moved into a much

nicer apartment.

A final source of correspondence arises from the recognition and/or learning of product symbols (Wright et al. 1992). Conspicuous, unique, differentiated, and high cost products are more likely to generate recognition and/or learning of symbolism than inconspicuous, common, nondifferentiated, and low cost products. Also, consumers who expend more time and thought in selecting products are more likely to recognize and learn of product symbols than consumers who spend less time and thought (Belk 1981; Wright et al. 1992). This recognition lead Eric and Ellen to dispose of an entertainment center made of particle board and laminated veneer in favor of an expensive television encased in an oak box. They recognized the product symbolism inherent in the expensive television set versus the inexpensive entertainment center.

As previously mentioned, the cultural meaning of possessions comes from a correspondence between a possession and a certain cultural category. However, McCracken (1988a) did not speculate on the sources of this correspondence. The four sources mentioned in this section, consumer stereotyping, consumer self-concept, consumer roles, and consumer recognition and/or learning of product symbolism, expand on McCracken's original conceptualization.

2. Meaning Creation and Extraction. Meaning creation and extraction extend the Diderot theory an important way. Before discussing this, we need to review McCracken's (1986) model of meaning transfer.

McCracken's (1986) cultural flow of meaning model proposes a one-way flow of meaning. In this model, consumers extract the meaning created for a possession by the advertising or fashion systems through possession rituals. However, as noted in chapter three, meaning transfer is not a one-way process, but rather a two-way process. Consumers are not merely passive receivers of meaning created by the fashion and advertising systems, as McCracken (1986) suggests. They can also endow possessions with meaning through consumption rituals, by creating the possession, by bequeathing the possession, and by inheriting the possession (Belk 1988; Belk et al. 1989; Claiborne and Ozanne 1990).

Meaning extraction and creation are not a part of the Diderot theory. However, when considered with the Diderot effect, meaning creation and extraction extend the model in a substantial way. Data from this study make this point. When the house purchase functions as the departure acquisition and triggers the second function of the Diderot effect, dissatisfaction with the existing constellation of possessions

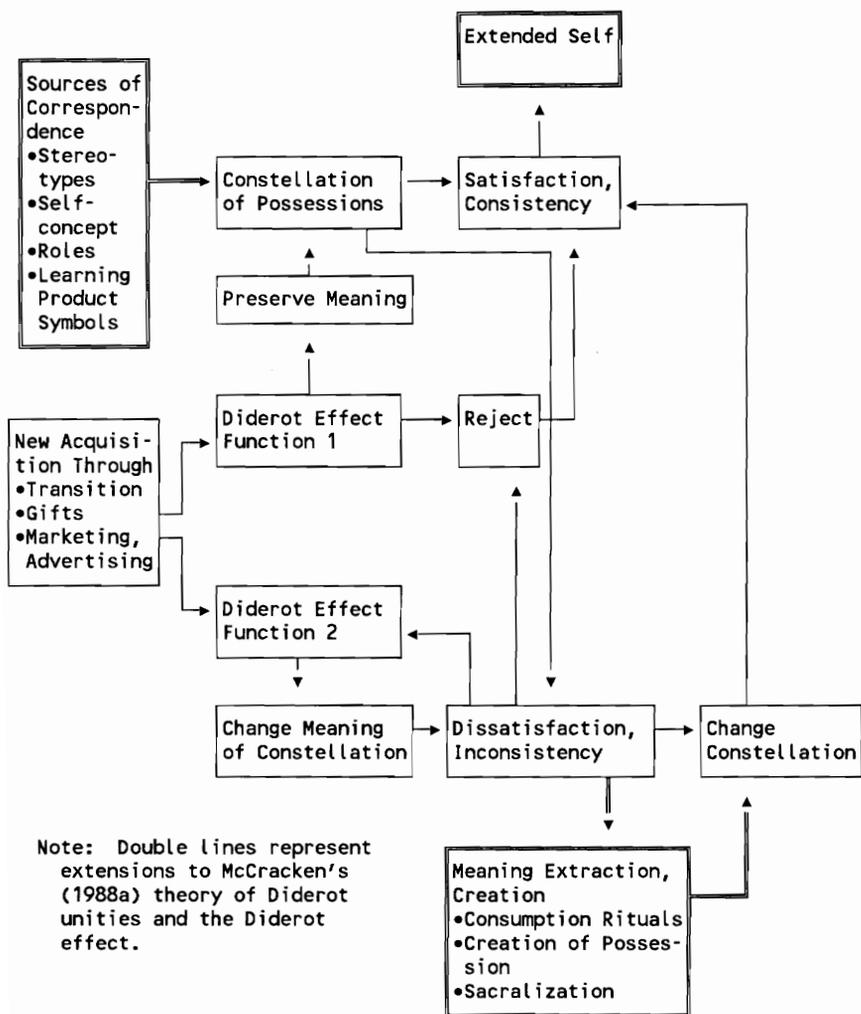


Figure 1
Integrated Model: The Diderot Effect, Meaning Creation, and the Extended Self

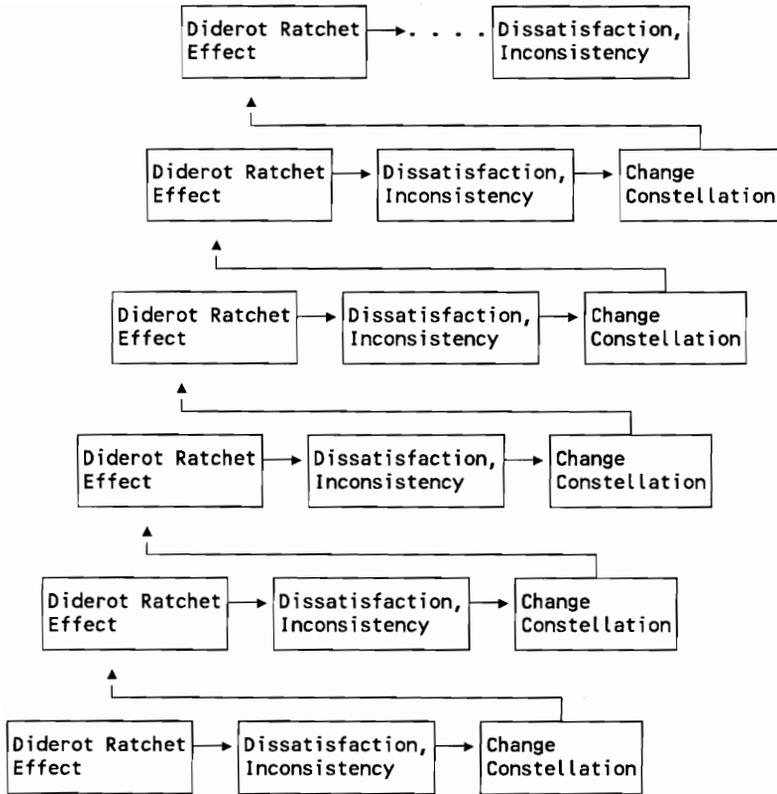


Figure 2

The Diderot Ratchet Effect and Materialism

occurs. However, dissatisfaction may also occur with respect to the house, and may push homeowners to change not only the existing constellation of possessions, but also the house itself. For previously-owned houses, this manifests itself in the form of divestment and possession rituals (McCracken 1986). As explained in chapter three, homeowners try to remove the residue of previous owners, and personalize the house by cleaning, painting, recarpeting, and improving the house. Owners of both new and previously lived-in houses also engage in possession rituals, by which they personalize and lay claim to the house. In the process, they both extract and create meaning, and help to transform the profane house into the sacred home (Belk et al. 1989).

In this process of meaning creation, extraction, and self-investment, a cultural consistency arises that dictates which type of possessions will go into the house. Take the example of Charles and Cindy discussed in chapter three. They purchased a much larger house, which triggered the second function of the Diderot effect that ultimately led them to replace many of their possessions to be consistent with the new house. However, they were also dissatisfied with the house and immediately started to transform the house. They purged the house of the residue of the previous owners through divestment rituals and they personalized the house through possession rituals. They made major changes to the house and lot which changed the look and feel of their home. In the process, they ultimately endowed the house with new meaning. Endowed with this new meaning, the house then suggested certain possessions to put in it. After sanding and restaining the living room and dining room floor, they discovered the rooms "talked back" to them and suggested a style of furniture consistent with the newly refinished rooms and the style of the house.

One final method of creating meaning is through sacralization (Belk et al. 1989). As mentioned in chapter three, sacralization of both the house and the possessions sheltered in the house endows the possessions with sacred meaning. Cindy created sacred objects by purchasing expensive rugs and china that she could bequeath to her children. Francine inherited special and meaningful possessions from her progenitors. Charles, Frank, and Gary built furniture for their homes that became meaningful by dint of their own personal labors and investment. In each of these cases and others, meaning is created in possessions through sacralization.

To summarize this process, the purchase of a new house triggers the

second function of the Diderot effect, which causes dissatisfaction with the existing constellation of possessions. However, the homeowners frequently felt dissatisfied with their new houses, and sought to change them through creation and consumption rituals. In the process of changing the house, the homeowners both extracted and created new meaning, which lead to changing the constellation of possessions further to be consistent with the new meanings associated with the changed house. Thus, the Diderot theory is extended by incorporating the meaning creation and extraction process.

3. The Extended Self. The Diderot theory can also be extended by incorporating Belk's (1988) theory of the extended self. Belk claims that the possessions that surround the individual are a major contributor to and reflection of the individual's identity. These possessions define who the consumer is, and constitute what Belk calls the extended self. Certain possessions, such as a house, are more central to a person's identity than others. As demonstrated in chapter three, the home was an important part of the lives of the informants, and through creation and care of possessions, they assimilated the house and possessions in the house into their extended selves.

In the context of the model, the house and possessions in the house become part of the extended self when there is a cultural consistency in the constellation of possessions. This consistency in turn leads to satisfaction with possessions. When consumers are not satisfied, the possessions in the constellation must change for consistency to again occur. Arnold and Angie, Charles and Cindy, Dennis and Diane, and Frank and Francine all indicated that initially they were not satisfied with their homes. Through the consumption rituals, the process of creation and self-investment, and the acquisition of possessions consistent with their new homes, they became more satisfied. At this point, the homes and possessions in the home became part of their extended selves.

4. Materialism and the Diderot Effect. Another extension to the Diderot model concerns materialism. The extended model explicitly accounts for the materialistic consumption of informants for this study as well as explains past empirical findings that show a negative correlation between materialism and life satisfaction. McCracken (1988a) never makes explicit this connection, though his discussion of the radical mode of the second function of the Diderot effect hints at such a connection. This section will extend the model to provide a better explanation of materialism.

As explained in chapter five, Belk defined materialism as

the importance a consumer attaches to worldly possessions. At the highest level of materialism, such possessions assume a central place in a person's life, and are believed to provide the greatest sources of satisfaction and dissatisfaction in life (Belk 1984, p. 291; see also Belk 1985).

However, as chapter five explained, the consumption experiences of the informants for this study did not fit with existing theories of materialism. The Diderot theory makes an important contribution here, because it can explain both the consumption experiences of these informants and the results of past empirical studies.

First, the extended Diderot model can explain the informants' consumption experiences. The informants attached a high level of importance to their possessions, they received satisfaction from owning their homes and possessions, and they acquired a large number of possessions associated with their homes. When there is a cultural consistency in the constellation of possessions, consumers receive satisfaction from their possessions. When the second function of the Diderot effect is triggered, dissatisfaction occurs, and many possessions are acquired that are consistent with the departure acquisition which, in most cases, was the house. When consistency is again achieved, satisfaction returns. The informants also received satisfaction from the process of changing or creating their homes as they extract or create meaning. Here the model explains the acquisitive behavior of the informants and shows how they can derive satisfaction from their possessions. However, the model can also explain the negative aspects of materialistic consumption. A deeper understanding of the second function of the Diderot effect helps to resolve the discrepancy between the informants' consumption experiences and past empirical studies of materialism. Exhibit 6-2 provides a model of the Diderot "ratchet" effect. This model is explained below.

The Diderot model can also be extended to explain the negative correlation between materialism and happiness or life satisfaction. McCracken (1988a) proposed a radical mode of the Diderot effect that continually elevated the level of possession acquisition. In this scenario, the first function of the Diderot effect constrains consumers from making purchases inconsistent with their constellations of possessions. External triggers such as marketing stimuli may motivate a change in the constellation of possessions (i.e., thus triggering the second function of the Diderot effect). Other new acquisitions can

encourage further desire to change one's possessions, which McCracken (1988a) refers to as the Diderot "ratchet" effect. Once trapped in this upward spiral, consumers may never be satisfied with their possessions. This radical aspect of the second function of the Diderot effect provides an explanation for why some consumers may be dissatisfied with their possessions.

We... are inclined to consumer dissatisfactions because we are captives of the Diderot effect. The effect in its radical and rolling modes prohibits the attainment of consumer satisfaction. It insists that there is no such thing as a sufficiency of goods, a complement of possessions, which, once obtained, can be considered complete (p. 128).

In this scenario, the Diderot effect allows possessions into the constellation that change the cultural meaning of other possessions in the constellation and forces the consumers to new and higher levels of consumption. In the process, they are always reaching for more, and never achieve a sense of symbolic consistency, harmony, contentment, happiness, or satisfaction from their possessions. This explanation is consistent with empirical results that posit a negative correlation between materialism and happiness or life satisfaction (Belk 1984, 1985; Cole et al. 1992; Dawson and Bamossy 1990, 1991; Richins 1987; Richins and Dawson 1992; Sirgy et al. 1993; Wright and Larsen 1993). It may also explain why some researchers believe advertising causes materialism (Belk and Pollay 1985; Collins and Jacobson 1991; Pollay 1986, 1992; Richins 1992).

To summarize, the extended Diderot model explains both positive and negative aspects of materialistic consumption. Negative outcomes occur when consumers are caught in a spiraling ratchet effect.

Summary. McCracken's (1988a) theory of Diderot unities and the Diderot effect provides an organizing framework with which to better understand the acquisitive consumption of the informants for this study. The models discussed in this section integrate the Diderot effect with sources of correspondence between possessions and cultural categories, meaning creation and extraction, the extended self, and materialism. These models reinterpret the findings from chapters three and five in new ways, but so far, no mention has been made of the findings from chapter two. The next section reinterprets the findings from chapter two in light of the extended Diderot model.

The Diderot Effect and Constrained Household Consumption

In addition to the information provided in the integrated model, the extended Diderot model can help understand several of the issues discussed

in the second chapter on constrained consumption. Each of the following sections will look at how an understanding of the Diderot effect can enlighten understanding of the household financial economics.

Renting versus Buying. All of the informants had rented at one time or another, and most were very anxious to purchase a home. In some instances, they rented to save money for the costs associated with home ownership, such as down payment, insurance, taxes, and other closing costs. In other instances, they rented as a temporary strategy while looking for a suitable home. And in the case of Dennis and Diane, they purchased a trailer home to avoid high rent payments. But financial reasons alone do not fully explain the desire to stop renting and purchase a house. As Zelenak (1993) points out, buying is not necessarily a good investment, and consumers may have more discretionary money left over if they rent rather than buy. Hence, something other than pure financial economics was driving the decision to buy rather than rent. Here is where the Diderot effect provides a useful explanation.

For most of the informants, renting was inconsistent with their careers, goals, families, and lifestyles and, thus, the first function of the Diderot effect prevented them from spending long periods of time in a rental unit. For example, to Eric, renting was inconsistent with the image of permanence he wanted to convey to the community, and this prompted his decision to buy a house when he was first hired as an administrator. Renting was also an inconsistent strategy considering the amount of money some of the informants were making (e.g., Charles and Cindy, Eric and Ellen, Gary and Georgia). At their levels of income, it was expected that they purchase a house to remain consistent with their careers, social class, education, family size, etc. In McCracken's (1988a) terms, there was not a correspondence between renting and the cultural categories occupied by these informants.

Interestingly, following this interpretation, it is the first function of the Diderot effect that rejects renting as inconsistent with other aspects of their lifestyle. Yet renting is often consistent with the possessions the informants currently owned. When the house is purchased, the house becomes the departure acquisition that forces the disposition of some possessions and the acquisition of others to be consistent with the house acquisition. Since the house purchase has no precedent in the existing constellation of possessions, it effectively leads to changes in the constellation to conform to it.

Refinancing and Budgeting. Refinancing and budgeting were two

strategies used by informants to free up resources that could be used for other purposes. In the case of Gary and Georgia, budgeting helped them acquire many of the possessions they desired to put into their house. Having moved into a house four times larger than the apartment in which they had been living, they did not have nearly enough furniture to fill it up. As Gary said,

M: I mean the empty bedroom down stairs, yes, you know it says, put some furniture in it, put some furniture in it!

The second function of the Diderot effect is pushing Gary and Georgia to fill up their house with furniture. To do this, they budgeted money to make the necessary purchases. Their buying plan consists of buying each other presents for birthdays, Christmas, wedding anniversaries, Mother's day, Father's day, etc. They budget for these items in order to fill up their house with the desired possessions. This budgeting plan has allowed them to purchase a new TV, VCR, a desk for Gary's office, a dining room table and chairs, a cuckoo clock, a desk, a complete set of living room furniture, a couch for the family room, and many other items.

The Diderot effect may also nudge informants to refinance their home mortgages in order to have more discretionary funds down the road for additional purchases consistent with home ownership. For Charles and Cindy, Gary and Georgia, and Frank and Francine, refinancing translated into less financial resources in the short run, as more funds were diverted to paying off the mortgages in fewer than thirty years. But in the long run, they would save themselves hundreds of thousands of dollars in interest payments that could be diverted for other uses. Charles and Cindy elaborated on what they would do with the extra funds after their refinanced house was paid off in seven years.

F: We feel that in seven years this one big payment will be gone and then we can use our money to invest and we are still young enough to have a number of years for saving....

M: Right.

F: ...and it's, it's just gonna allow a lot of flexibility.

M: ...the idea to me is to secure what you have [laugh], you know, you don't, you know it's good for your family and all that sort of stuff. We have very secure jobs, uh and then uh, and work on that base, work on your quality of life, like travel, and other kinds of things, [that we want to do.

F: [Yeah, we see that as allowing us to live overseas, you know with exchange programs, and, and not worry about putting the kids through college.

Paying off their house early would permit them to save, invest, travel, and do other activities consistent with their lifestyles. Thus, even though it requires short-run sacrifices, the long-run benefits will

improve their quality of life.

Constrained Consumption. As shown in chapter two, the expenses associated with purchasing a house can constrain consumption. Bill and Betty provided an extended example of how the purchase of a house constrained their consumption. However, they also provide an excellent example of how the Diderot effect marshalled their consumption. Despite being house poor, and despite being stretched to even get into their home, Bill and Betty did actually buy a lot of things for their home. Even though Betty commented that "We haven't bought much," Bill and Betty have, in fact, acquired a lot of things for their home. Below is a list of items they mentioned acquiring for their home since they moved there.¹⁶ Some were gifts, some purchases were second hand, and some were new, but these items were all acquired after the home had been purchased.

1. TV
2. VCR
3. Dresser
4. Table
5. Refrigerator
6. Washer
7. Dryer
8. Lawn mower
9. Drill
10. Duraflame logs
11. Hand made drapes
12. Hand-wired a fan
13. \$5 picture, \$30 frame
14. Stenciled designs
15. Molding
16. Dresser for kids room
17. Second dresser
18. Curtains in kids room
19. Beds for the girls
20. Fort for children
21. Sand box for children
22. Garage door opener
23. Swing set

Further, in several instances, they talked about purchasing items for their home in the future, and almost seemed to have an informal buying plan. For example, they mentioned at one point they wanted to purchase a sofa sleeper for when guests came, and they talked about finishing the basement as part of a five or ten year plan. At another point, they talked about filling up their home with furniture.

- I: How do you plan on filling up your house?
F: Piece by piece, year by year.

¹⁶These items were gleaned from the two interviews and from autodiving.

M: Yeah, I don't know. Yeah, it'll probably more or less just happen when we feel that we need something. But, ah,
F: We're mostly working on other things and I mean, that's not a big priority right now.
I: What are some of these other things?
F: Grass.
M: And, we do a lot of stuff outside. [Laugh].
F: Landscaping, dressers.

Despite being financially strapped, the home was still dictating where a large portion of Bill and Betty's disposable income would go as they strived to make their house a home and fill it with the things they wanted in it. The Diderot effect, in essence, was channeling their consumption so they were consistent with their new roles as homeowners. Though they were cutting down on other areas of consumption, this was done largely to allow them to function in their new roles as homeowners.

Though not all informants were as constrained as Bill and Betty, most were making sacrifices associated with their house, either to pay it off early or to afford it in the first place. But they nevertheless accessed enough resources to acquire the necessary possessions indicative of their status as homeowners. The second function of the Diderot effect was at work here.

Summary. The extended Diderot theory provides an alternative interpretation of the constrained consumption associated with the purchase of a house. It suggests that the purchase of a house is consistent with the careers, lifestyles, education, and income of the informants, despite the expenses associated with home ownership. This is an example of the first function of the Diderot effect. When the house is purchased, the second function kicks in, and the informants reoriented their consumption to be consistent with the house purchase. The extended Diderot theory gave an alternate interpretation on budgeting and refinancing: these are ways by which the informants get control of their financial resources to be able to acquire the possessions necessary for their homes. Finally, despite being financially constrained by the house purchase, the second function of the Diderot effect dictates where and how discretionary funds will be spent.

Conclusion

The Diderot effect (McCracken (1988a) provides the basics for a unifying theory of acquisitive consumption that explains the homeownership experiences of the informants of this study. Specifically, the extended Diderot model accounts for some likely sources of the correspondence between possessions and cultural categories, incorporates a two-way flow

of meaning extraction and creation, integrates Belk's (1988) theory of the extended self, and explains both "good" and "bad" types of materialistic consumption. Further, the extended Diderot theory reinterpreted the findings from chapter two. As such, it unifies the acquisitive consumption of informants in this study.

SECTION FOUR

This section concludes the study by reviewing the results. It includes the methodological appendix, the bibliography, and the exhibits.

CHAPTER 7: CONCLUSION

The preceding chapters have examined several facets of home ownership. Initially, homeowners were interviewed to gain insight into materialistic consumption, which resulted in the finding contained in chapter five that they were not materialistic. However, during the course of study, several other findings emerged. Chapter two examined the consumption constraints experienced by new homeowners. Chapter three explored the process of transforming a house into a home, and the deep meaning associated with such a process. Chapter four interpreted the house and home as an evolving entity and discussed five ways by which the home evolves. Chapter six integrated the findings of this study with the Diderot effect, meaning creation and extraction, materialism, and the extended self. A model of the findings from this research was produced.

This longitudinal study of home ownership has examined the meaning of the house in the life of the consumer. The house purchase is probably the largest purchase most consumers will ever make (Zelenak 1993), but little consumer research is available to understand the meaning of this important purchase. Those studies that do examine home ownership usually focus on either the purchase and decision-making processes (Munsinger, Weber and Hansen 1975; Park 1982; Silver 1988; Wilk 1986) or satisfaction with the house or house purchase process (Hausknecht and Webb 1991; Kaynak and Stevenson 1982; Onibokun 1974; Rent and Rent 1978). As is evident from this study, the purchase of a house is a highly involved and symbolic act of consumption requiring considerable family resources of money, time, and energy. It goes well beyond considerations of consumer decision-making and satisfaction.

Recently, some important studies have begun addressing the importance and meaning of the home. Hill and Stamey (1990) examined the meaning of shelter to the chronically homeless, and discovered that their informants' views of shelter were very different than those of the American middle class. Hill (1991) assessed the meaning of the home to women living in a homeless shelter, and concluded that the background of these women influenced both the meaning of the home and the type of home they envisioned having in the future. McCracken (1989) examined the constellation of possessions that created an atmosphere of "homeyness" to the inhabitants, and Claiborne and Ozanne (1990) suggested that the home was a metaphor for living, as their informants structured their homes in the ways they wished to structure their lives. These studies, combined with the results of this study, suggest that the home is a special place

steeped in symbolic meaning and the locus of many profane and sacred family activities. The house is also a shelter for the possessions of the inhabitants.

Limitations and Future Directions

There are several limitations to this study. Though it makes a contribution to the study of the meaning of the home through a longitudinal study, home ownership is something that can span decades. Despite the fourteen month period of data collection, the full importance of home ownership is probably not possible to ascertain in such a limited period of time. One possible direction is to continue interviewing these informants yearly for the next five or six years to chronicle changes in their relationships to their houses and to see if the meaning of their homes changes. Another possibility is to interview additional informants who have lived in their homes for different lengths of time.

A further limitation is that this study specifically examined homeowners who recently purchased houses, and who were by and large satisfied with their houses. In this instance, the house had positive meanings for the informants. It would be useful to also interview consumers who had purchased a new house but for whatever reasons were dissatisfied (e.g., dissonance, poorly constructed houses, serious financial constraints, etc.). For example, though Ellen loved the second house she and Eric purchased, she mentioned she never liked the first house they purchased from the day they moved in. Further probing revealed that the contractor had cut many corners, and that the house was very poorly built. Further study in this direction may lead to other interesting insights.

This study focused on informants who left a smaller place of residence and moved to a larger house. One possible future direction would be to interview homeowners from different lifestyles, such as those moving down to a smaller house or moving into a retirement community. These types of informants may relate to their houses differently than the informants interviewed for this study.

Another limitation deals with the generalizability of these results. The purpose was to study deep meaning, which is inherently context-bound and idiographic in nature (Hudson and Ozanne 1988). While concrete specifics probably do not generalize, some of the general themes may have broad-based applicability. For example, most people probably invest some meaning in their homes. Also, all homes probably evolve physically and symbolically, but the details would vary from the results of this study.

The knowledge, values, experiences, and perspective of the researcher constitute another limitation. It is very likely that another researcher with a different background and a divergent set of conceptual tools could take the same data and produce some very different interpretations. My background as a homeowner has influenced the way I have looked at the data. Indeed, during the data collection, analysis, and write-up, I sold one house and purchased another, and this experience had an impact on my analysis and interpretation. Interestingly, the analysis and interpretation also affected my buying and selling experience. For example, as I learned what my informants had to say about their houses, I discovered that I had some of the same feelings. I felt less inhibited to fantasize about my new house, since so many of my informants engaged in fantasizing.

My perspective also shaped the results. I have done a lot of reading about acquisitiveness and materialism, and this certainly provided a conceptual schema for organizing the data. I could take the same data, and re-analyze them from a Marxist perspective (Hirschman 1993; Scholes 1981), a critical perspective (Larsen and Wright 1993; Murray and Ozanne 1991), a feminist perspective (Bristor and Fischer 1993; Hirschman 1993; Larsen 1993; Stern 1993), a Freudian perspective (Guerin et al. 1990), or a reader-response perspective (Scholes 1981) and produce different results.

Finally, there are limitations that are inherent to the methodology used. First, the method is inherently obtrusive, and may lead to observer and reactivity effects (Kazdin 1982; Thorns 1976). This danger was especially evident to me during the second interview with Bill and Betty, but was present to a degree during all interviews. Second, the method assumes informants are being truthful, which may not be the case (Wallendorf and Belk 1989). As a researcher, I took some steps to overcome this disadvantage, such as using photo documentation and observation, and, in the case of Hannah, I was able to triangulate my findings through participant observation. Nevertheless, the majority of this research is based on the assumption that my informants were telling me the truth. Third, interpretive methodologies similar to the ones used for this study have been criticized for only being able to reach surface levels of meaning, and not deeper, latent meanings (Holbrook 1988). This criticism is rooted in the psychoanalytic approach, which was not part of the methodology of this study. Finally, interpretive methodologies tend to focus on individuals' intentional actions, making it difficult (though

not impossible) to understand macroscopic features of society such as materialism (Hudson and Ozanne 1988; Smith 1987). This problem was evident in the analysis.

Contribution and Implications

Contribution. This study makes an important contribution to the study of consumer behavior in methodological, substantive, and conceptual domains. Methodologically, the study was longitudinal and employed multiple methods (indepth interviews, autodiving, and participant observation). All previous studies of materialism have used the survey methodology exclusively, and none were longitudinal. The longitudinal nature of the study suggests the results were stable over time. The findings of this study, which were very different than previous studies, suggest that the results of previous studies of materialistic consumption may be method driven. Thus, the longitudinal nature of the study and the multi-methods employed make a contribution to the methodological domain.

Substantively, this research represents a systematic study of the meaning of the home, the single largest consumer purchase most people will ever make in their lives. While some research has focused on the decision making process associated with the house purchase decision or satisfaction with the house or house purchase process, very little research has examined the meaning of the home in the lives of consumers.

The study also makes five primary contributions in the conceptual domain. First, this study provides some direct support for three theories with very little empirical evidence: consumption rituals (McCracken 1986, 1988a), the extended self (Belk 1988), and Diderot unities and the Diderot effect (McCracken 1988a). Each of these theories was directly supported by data from this study.

A second contribution of this study is an extension of McCracken's (1988a) conceptualization of Diderot unities and the Diderot effect. McCracken's original framework has been extended to include sources of correspondence between possessions and cultural categories, meaning extraction and creation, positive and negative aspects of materialism, and the extended self. Taken together, these concepts form an integrated theory of consumer acquisitiveness.

Third, this study helped to demonstrate the robustness of the concepts of sacred and profane and transition in consumer research. While transition has been recognized as stimulating new consumer acquisitions (e.g., McAlexander 1991; Schouten 1991a), a new contribution of this study is that transition itself can endow possessions with symbolic meaning.

Fourth, this study led to the discovery of unanticipated emergent themes. Specifically, the themes of the house as a constraint on consumption and the transformation of a house into a home developed during the analysis of the data. These themes in turn helped to provide a greater understanding of the meaning of the home.

Finally, this study provided an overall interpretation of the emergent themes which viewed the house as an evolving entity that changes physically and symbolically to match the life changes of its inhabitants. Further, I identified five ways by which the home evolves physically and symbolically: through fantasizing, transition, creation, acquisition of possessions, and variety seeking.

Implications. This study has several implications for the various constituencies of marketing and consumer knowledge. This section will look at implications for the marketing manager, volunteer agencies, public policy makers, and academic constituents.

The home plays an important role in the overall lifestyle of the consumer. As mentioned in chapter six, the home is part of the constellation of possessions that culturally "fits" together with all of the other possessions. This lifestyle mix explains why some consumers place a high importance on a home, even though renting may be more financially wise than buying. The house "fits" with the lifestyle of people who make a certain amount of money and/or have a certain type of a career. Further, the Diderot effect suggests the house itself may create new lifestyle pressures as people adapt to their new roles as homeowners. Purchases may be made to be consistent with their new lifestyles. For example, to keep their yard and lawn up to neighborhood standards, Gary and Georgia may purchase lawn care services, which was not necessary in their old apartment community. This suggests that lifestyle changes associated with the purchase of a new house stimulate the recognition of new needs congruent with emerging lifestyles. Marketing managers can capitalize on these emerging lifestyles by offering and promoting products that correspond with these new lifestyles. For example, rather than merely touting product attributes, promotional material for home improvement products might also want to stress how such products correspond to or fit with the homeowner's constellation of possessions and overall lifestyles.

This study also has implications for volunteer, not-for-profit organizations in general and Appalachian Mountain Housing in particular. Selection procedures for volunteers may be questioned to insure

appropriately trained people are used to participate in volunteer activities such as building homes. These volunteers are not merely a source of cheap labor, they are partners in a significant life event of the recipients of these homes. As such, they need to be appropriately sensitized to the feelings and concerns of the future homeowners. This will avoid volunteer vandalism, such as occurred during the construction of Hannah's house when one volunteer painted an obscenity on the cinder block foundation.

The purchase of a home is also of interest to the consumer policy maker. As demonstrated in chapter two, the house can constrain consumption by directing a large portion of a homeowner's income to principle, interest, and escrow payments. Further, the many purchases necessary to support a house can also divert consumer resources, as in the case of Bill and Betty. There is a need for better consumer education regarding the rent or buy decision and the judicious use of credit. Consumers must have a better knowledge of all the costs associated with home ownership, not merely the costs associated with obtaining a mortgage. In qualifying potential buyers, lending institutions could provide literature that more fully explains the many costs associated with home ownership, and the financial benefits of renting versus buying. There is also a need for consumer education regarding the refinancing of loans, as there was some misinformation about the savings associated with refinancing. Again, policy makers could require that lending institutions provide literature better explaining the real costs and savings associated with refinancing. This would result in better educated consumers making wiser financial decisions.

Finally, this study has implications for academic constituencies. As mentioned in the contribution section, this study has provided direct empirical support for several theories that had little or no empirical backing, and extended McCracken's (1988a) model of acquisitive consumption. In addition, it led to the discovery of emergent themes, and the interpretation of those themes.

METHODOLOGY APPENDIX

Overview

Since the goal of this dissertation was a deep understanding of the role of consumption in consumers' lives, an interpretive approach and the various associated methodologies were employed (Holbrook 1987; Hudson and Ozanne 1988; Pollay 1986). Specifically, I used indepth interviews (Briggs 1986; McCracken 1988b; Spradley 1979), participant observation (Belk 1991c; Hammersley and Atkinson 1983; Hirschman 1986) and autodriving of photographs (Belk, Wallendorf, and Sherry 1988; Heisley and Levy 1991; Rook 1991).

The first phase of data collection involved indepth, unstructured interviews in which the informants took the lead in discussing their home and possessions. During the interviews, I took photographs of possessions during a tour of the informants' places of residence. The second phase of data collection employed follow-up interviews with these same informants during which emerging themes and unresolved issues were probed. In the third phase of data collection, I also engaged in participant observation of organizational meetings and building homes for low income families with Appalachian Mountain Housing. During many of the construction days, I took photographs chronicling the building of the home.

Data for the study consisted of transcripts of recorded interviews, transcripts of photographic autodriving sessions, researcher field notes written after each interview and period of observation, and photographs. The data for the study were interpretively and iteratively analyzed using the methods of McCracken (1988b) and Spradley (1979).

Selection of Informants and Research Setting

The Diderot effect (McCracken 1988a) is a force regulating the cultural consistency of possessions in a person's constellation of possessions (see also Solomon 1983, 1988, 1992 and Solomon and Assael 1988). In one form of the Diderot effect, a departure acquisition is made, which entails a host of other, complementary purchases. For this study, the departure acquisition was a new house, which provided an opportunity to examine the influence of the Diderot effect in subsequent purchases related to the house. Hence, informants were men and women who had recently purchased or built a home, or were in the process of purchasing or building a home. This change of residence provided an excellent opportunity to study the inevitable acquisition and disposition of possessions during residence change.

Specifically, I studied eight house purchasing scenarios. Fourteen

men and women were interviewed who had recently purchased or built a home, or who were in the process of purchasing or building a home. Table 1 in chapter one lists the characteristics of these informants. In six of the eight scenarios, the interviews were conducted with both husband and wife present, since both were intimately involved in the house purchase process. In one case (Arnold), the wife was unavailable for the interview due to an unexpected conflict, and in another case, the informant was a single mother. I spent considerably more time interviewing Charles and Cindy and, over a period of one year, followed their changes of residence from a small, cramped home, to a much larger home in which they planned to raise their family. I interviewed each informant individually, and then I conducted a third interview with both informants present, as well as a follow-up interview to clarify unresolved questions and to probe emerging themes. This engaged observation gave increased insights on disengaging from one house and moving into another as the process happened. In all cases, the initial interviews were conducted in the informants' homes.

Informants were identified through personal contacts, through friends who knew people who had purchased a home and who acted as a liaison between the researcher and the informant, and through working for Appalachian Mountain Housing. In this last instance, I worked side by side with Hannah for eight months while we built her home before asking her to be a part of his study. During this time, I established a rapport with her, and when I approached her about the study, she readily agreed to participate. I continued to interview new informant couples or individuals until redundancy arose, which was very evident after the eighth set of interviews. This sample size was consistent with other interpretive studies published in the literature (e.g., Bergadaà 1990; McCracken 1988a, 1988b; Mick and Buhl 1992; Schouten 1991; Thompson, Locander, and Pollio 1990). Initial interviews were all conducted in the informants' place of residence. With two exceptions, all of the follow-up interviews were also conducted in the informants' place of residence. I conducted two follow-up interviews over the telephone because of distances involved or to accommodate the desire of the informants. I used participant observation to provide a different perspective on materialism and to triangulate across methods (Belk et al. 1988, 1989). Specifically, I participated in the building of homes for low income families. Appalachian Mountain Housing provided the opportunity to work side by side with future homeowners in the construction of their homes. Prospective homeowners are required to provide 300 hours of labor in the building of

homes for themselves and for others instead of making a down payment. I also attended bi-weekly meetings of the local Appalachian Mountain Housing organization for ten months, where I also took notes and participated in the meetings.

Before all of the interviews began, I assured the informants of confidentiality and anonymity. Informants all signed a written release that indicated the voluntary nature of the interview, gave them the right to terminate their participation at any stage during the data collection process, and allowed them to review the tapes, transcribed interviews, and completed research if they so chose (see Exhibit 1 for a copy of the actual release form). This information conformed to university procedures that required such a release, and was approved by my dissertation committee during my proposal defense. In the release I also agreed to maintain their anonymity by disguising their names and the locations of the sites observed. The only incentive I used for participating in this study was to offer the informants a copy of the final report.

Interview process. The meaning of a possession is assumed to be context dependent. For example, a statue has a different meaning if it is hidden in a closet rather than displayed in a formal entry. Therefore, I conducted all initial interviews and most follow-up interviews in the informants' places of residence, where I could ask informants about the possessions in their homes. All informants gave me a brief tour of the home and talked about their possessions. In addition, during the tour, I took photographs of their possessions and home, and in subsequent follow-up interviews, used autodiving (Belk et al. 1988; Heisley and Levy 1991) to elicit further information about these possessions. Autodiving involved showing informants photographs of themselves and their possessions as stimuli in follow-up interviews. In this way, they talked about their possessions and themselves without my asking leading questions.

The initial interview process was divided into two stages. The first stage involved rapport building, where I discussed the purpose of the study, told the informants how the data would be used, and assured them of confidentiality. During this stage, I asked some informal questions to put the informants at ease. In the second stage of the interview, I encouraged informants to take the lead and discuss their preparations for their new home, and what the possessions in their homes meant to them. Exhibit 2 contains various questions across five domains that were covered for all informants in the initial interview. If the

informant hadn't voluntarily provided information about the five domains, I asked specific questions designed to elicit such responses. Different questions and probes were used to get the informants to talk about their 1) background, 2) house purchasing experience, 3) their feelings about living in a new house, 4) their possessions in their home, emphasizing the acquisition and disposition of possessions associated with the home purchase, and 5) the impact of owning a home on life satisfaction. Spradley (1979) and McCracken (1988b) suggest beginning interviews by asking grand tour questions to put informants at ease, and to collect background information about each of the informants. In this research, this information provided much of the information found in Table 1. Domains 2, 3, and 4 looked at the home purchase situation and the various complementary acquisitions associated with buying a home. While a house is probably the single largest purchase most consumers will ever make in their life times, very little research discusses this purchase, and its impact on other aspects of life and consumption habits. In the context of this research, the home purchase experience provided a context to study materialism and the Diderot effect (Belk 1984, 1985; McCracken 1988a; Solomon 1983, 1988, 1992; Richins and Dawson 1992; Solomon and Assael 1987). New home owners acquire and dispose of a large number of possessions in a relatively short period of time, which provided an intense opportunity to understand what possessions mean to informants. Finally, the fifth domain looked at the impact of a house purchase on life satisfaction. The literature on materialism suggests a negative correlation between materialism and life satisfaction (Belk 1984, 1985; Cole et al. 1992; Dawson and Bamossy 1990, 1991; Richins 1987; Richins and Dawson 1992; Sirgy et al. 1993; Wright and Larsen 1993). However, this may be due to the overly negative conceptualization of materialism, as other evidence exists showing that consumers can find satisfaction from their possessions (e.g., Belk 1988, 1992; Claiborne and Ozanne 1990). This question was designed to elicit responses about owning a home in relation to other important indicators of life satisfaction, such as satisfaction with neighborhood, job, profession, family, government, and health (Andrews and Withey 1976; Bradburn and Caplovitz 1967; Dawson and Bamossy 1990; Meadow et al. 1992).

After the analysis of the first round of interviews, I generated questions specific to each interview, and I conducted follow-up interviews to get this information from each informant. These questions were used to clear up any sources of confusion and gain additional insights on emerging

themes. During the follow-up interviews, I also showed the informants the photographs I took during the first interview and asked them to comment on these photographs. With two exceptions, I also conducted the follow-up interviews in the informants' homes. I interviewed the two exceptions over the telephone. In the first case, the informant couple lived in another state. I mailed this informant couple copies of photographs I took during the initial interview, and during the follow-up interview over the telephone they commented on the photographs, as well as answering the specific follow-up questions I asked. In the second case, I conducted the follow-up interview over the phone at the informants' request, and did not ask them about photographs of their possessions.

I tape recorded all interviews, and the recordings were transcribed. Kazdin (1982) and Thorns (1976) have noted that this type of inquiry is inherently obtrusive, and may lead to observer and reactivity effects. Hirschman (1986) also noted that mechanical recording devices were obtrusive, and may cause informants to react differently when the device is on. I experienced this phenomenon during the data collection stage. In each interview, when I turned off the tape recorder, the informants began to talk freely about their homes and possessions in terms they had not used during the formal taped interview. At first I was alarmed, but quickly discovered that informants felt freer to express themselves when they realized the recorder was off. I did not, as Hirschman (1986) recommends, stop using the recorder, as I was able to obtain valuable information while it was on. Rather, to compensate for this, I chatted with informants after the tape recorder was turned off, and then immediately wrote down my thoughts and impressions from the interview when I returned home, and described to the best of my memory the unrecorded information. Most of the time, they would chat for an additional ten or fifteen minutes, so I felt relatively confident that my notes included all information relevant to my study. However, during a follow-up interview with Bill and Betty, in which I learned that Bill had been laid off from his job, they were very stiff and formal while the recorder was running. After about fifteen minutes, I shut the recorder off, and talked to them about how being laid off was going to affect their home mortgage and future consumption choices. They became very passionate, and we spent the next hour and forty-five minutes discussing their situation. Even though I recorded my impressions of the interview in my notes immediately upon returning home, I, of course, could not obtain verbatim responses that might have better captured the full flavor of the interview had this

tradeoff not been made. Nevertheless, I would have otherwise missed a lot of information. Hence, in this case and other cases, my working notes were an important source of data for the analysis.

Engaged and Participant Observation Process. I participated in Appalachian Mountain Housing by attending meetings and building homes from August 28, 1992 to June 19, 1993. The Appalachian Mountain Housing organization is open to everyone interested in helping low income families move into affordable housing, and the only requirement for participation is to "know the business end of a hammer," as one of the organizational leaders put it. I obtained permission from the president of the local chapter of Appalachian Mountain Housing to conduct an ethnographic investigation. During the course of the participant observation, we constructed two homes.

Meetings were held every other Tuesday evening, and usually lasted for about an hour. Attendance at the meetings was a requirement for participating in the "work days," which were held on most Saturdays¹⁷. During the bi-weekly meetings, I would sit in the back of the room, and take detailed notes on the progression of the meeting on a minute by minute basis to capture as fully as possible the meeting experience (Hammersley and Atkinson 1983; Latour and Woolgar 1979). An example of such notes are contained in Exhibit 3. Since I was only passively participating in the meeting, I was able to take much more detailed notes.

Saturday work days lasted from four to ten hours, depending on the nature of the project. While being involved in the work days, it was impossible to take notes, as I was occupied in the construction of the home. Hence, when I returned from the work days, I immediately sat down and wrote about the events of the day. While I was working, I would make mental notes of what we were doing every hour, so I could more easily reconstruct the events. Also, on several occasions, I brought my camera with me, and took photographs of the home as the construction progressed. While helping with the Saturday work days, I tried to work side-by-side with the future occupant of the home whenever possible. In this way, I was able to establish a rapport with her, and when I approached her about participating in my study as an informant I would interview, she readily

¹⁷There were no work days held over the Christmas/New Year break or the Thanksgiving weekend, and twice work days were called off due to inclement weather. Also, twice during the observation period, work days were not scheduled in order to hold fund raising activities (in which I participated) to raise money for further home construction.

agreed to both an initial and follow-up interview. An added benefit was that during work days after the first interview, we talked a lot more while we worked on her home, and she discussed freely the plans she had for it when she moved in. An example of some of these notes are contained in Exhibit 4.

Occasionally, I volunteered to help build the homes during the week when only the contractors were at the site, and occasionally there were other events I attended, such as a bike ride to raise money for Appalachian Mountain Housing and the dedication ceremony for houses we completed. During this type of activity, I was unable to take notes, and would record my notes immediately upon returning home.

The data from the participant observation portion of my study consist of the field notes I kept during the meetings and work days, and the photographs I made of the process.

Analysis. I used a hermeneutical based on the methods of McCracken (1988b) and Spradley (1979) to analyze the data. The first step is to textualize all of the data. This textualization is accomplished by transcribing the recorded interviews, describing the photographs, and writing field notes of the interview and observational experiences. The textualizing process produced over eight hundred pages of double spaced typed interviews, two hundred pages of double spaced typed participant observation notes, and two hundred double space typed pages of other field notes. Exhibit 5 details the data used. The analysis of the textualized data required an iterative, back-and-forth process between myself and the text, for instead of the fixed categories used in traditional content analysis (Kassarjian 1977), hermeneutical analysis uses evolving categories which expand as the data are iteratively analyzed.

Specifically, data analysis proceeded in two stages. For the interview data, the first stage was an analysis within each set of interviews and field notes for each homeowner. During this stage, I found emergent themes that described the home purchase or building experience for the informant couple or individual. This analysis required three readings of the data, and generated about two hundred double spaced typed pages of notes from the data. The second stage was an analysis between the various interviews, field notes, and themes, comparing the results from the different informants. Several iterations were needed to challenge and expand the evolving themes and to form them into a coherent interpretation. The first and second stages were time intensive, and, in total, I spent six weeks reading through and analyzing the textualized

data. As I wrote up the results, I continually referred back to the primary data, and made minor and major changes to the analysis as writing proceeded.

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CHAPTER EXHIBITS

Exhibit 1

Release Form

My name is Newell Wright, and I am a Ph.D. student in consumer research at Virginia Tech.

This is an invitation to you to participate in a study of the possessions people have in their homes or places of residence. I am interested in why you have what you have, how you decided to buy the possessions in your home, and what your possessions mean to you. As a consumer researcher, I am interested in these and other questions related to the possessions in your place of residence.

If you decide to participate in this research I will ask you to spare me up to six hours of your time for interviewing--spread out over several months. Anything you say during the interviews will remain confidential. Only myself and my doctoral advisor, Dr. Julie Ozanne, will have access to data that would identify you, your family, or the place you live. In any articles or reports based on these data the identities of all participants and places will be masked in such a way that quoted comments cannot be attributed to particular individuals. You will have a chance, if you desire, to review all transcripts, tapes, and field notes before they are written up and make corrections, deletions, or additions. In addition, if you desire, a copy of the written study will be sent to you.

You may discontinue participation at any time. If you have any questions regarding any aspect of this study, please contact me or my doctoral advisor.

Newell D. Wright
Doctoral Student
Department of Marketing
3067 Pamplin
Virginia Tech
Blacksburg, VA 24061
231-6949 (Office)
552-4807 (Home)

Dr. Julie Ozanne
Associate Professor
Department of Marketing
2060 Pamplin
Virginia Tech
Blacksburg, VA 24061

231-7006 (Office) Your signature below indicates that you have read the information above and have decided to participate. You will be offered a copy of this form to keep.

Your signature

Date

Principal Investigator's Signature

Exhibit 2

Domains Covered by Questions During Interviews

Domain 1. Background (tell me about yourself, your family, education, demographics, profession, your housing history [where you have lived before], etc.).

Domain 2. House purchase (How did you decide to buy a home? What steps did you go through? Why did you decide to buy the home you bought? Tell me about the home buying experience. When did you move in? What did you purchase or dispose of when you moved? What would you do differently if you had to do it all over again? What does owning a home mean to you? What were some of the best and worst aspects of purchasing a home? What would you do differently? What would you do similarly?)

Domain 3. Are you satisfied with your home? (What would you change about your home? Compare and contrast this home with the last place you lived. Are you satisfied with your neighborhood? School system? Quality of life? Describe to me your ideal home and compare that to this home? What would you do differently if you were to buy another home? What do you like best and least about your home? What would you change and keep the same? How does it feel to be a homeowner?)

Domain 4. Tell me about the possessions in your home (Where did you get them? From whom? What possessions are important to you? Did you have to give anything up to afford this home? What purchases did you have to make to fill up the home you bought? Did you have to get rid of any possessions to move to this home? Did you have enough furniture? Too much? Did you receive any house warming gifts? Tell me about the possessions in your home. May I take a tour of your home? Tell me about the possessions in each room. Did you repaint or re-carpet any rooms? Did you do any additional construction [e.g., finish the basement, add or take out a wall]? Do you plan on any future construction or additions? How did you decide about interior decorating [e.g., drapes, shower curtains, light fixtures, etc.]? What trade-offs have you made in deciding how to furnish your home? How has being a homeowner altered your consumption habits? Are these souvenirs from travel?).

Domain 5. Possessions and life satisfaction (How has purchasing a home impacted your life? Your health? Are you satisfied with the neighborhood in which you live? With the community? What would you change about your neighborhood? What gives you focus in life? How does having a home help you meet your goals in life? What's your greatest accomplishment in life? Biggest disappointment? What social or religious activities are you involved with?).

Exhibit 3

Sample of Organizational Meeting Notes

Below is a 15 minute excerpt of the notes taken at the orientation meeting for this chapter of Appalachian Mountain Housing on **September 8, 1992**.

- 6:56 p.m.. I arrived, sat down, got a flier, and started writing. The meeting is being held in [building name, room number] the student union building. Starting time for the meeting is 7:00 p.m.
- 6:57. There are twenty-five students so far in the room. Two more just walked in. The people in here look young, like mostly undergraduate types.
- 6:58. Two more guys come in. The room is beginning to fill up. There are two women (ages I would guess to be about 20) at the front of the room around a table filled with fliers and handouts. It is my guess that they are organizing the meeting. One of the two is wearing a Appalachian Mountain Housing T-shirt.
- 6:59. An older man (he looks over 30) with glasses and a mustache walked in carrying some more flyers, which he sets on the table. He is talking to the two women who look like they are in charge.
- 7:00. More people keep coming into the room. There are now 36 people in the room.
- 7:00.46. The brunette with the glasses who is wearing the Appalachian Mountain Housing T-shirt says, "Let's get started," and she opens the meeting. Others are still wandering in.
- 7:01. The brunette introduces herself as J, President of the [local] chapter of Appalachian Mountain Housing. She asks if anyone knows about the program. Several people raise their hands.
- 7:02. J starts giving a brief overview of Appalachian Mountain Housing and [this] chapter of the organization. The chapter has built 10 homes. They are currently finishing one in [name of city] and starting another in [name of city]. She says they get professionals to do the electrical and plumbing work, and that no other experience is necessary to help build these homes.
- 7:03. J says members need to come to meetings. She wants everyone to help support the community bike ride Appalachian Mountain Housing is sponsoring on Saturday, September 19. More people are coming in. She passes around a sheet for volunteers to sign up to help out Appalachian Mountain Housing.
- 7:04. J next introduces K the VP of publicity. K sends around another sheet asking for volunteers to distribute posters, such as the one announcing the community bike ride. She says she is a junior at VT and lives on the fifth floor of [name of hall]. She makes a joke about painting that I didn't quite catch.
- 7:05. K again emphasizes that there is no experience necessary to help with Appalachian Mountain Housing. K introduces the chapter Treasurer, P. More people are entering the room. P again

- emphasizes that they need volunteers for the bike ride on September 19. P then introduces the Secretary, M.
- 7:06. M again asks for volunteers to help both with the bike ride, and for help in constructing homes.
- 7:07. M introduces the academic advisor, D. He talks about the annual Christmas tree sale that raises \$800 per year for Appalachian Mountain Housing, and says they will need volunteers to help with that. He stresses that this chapter is the primary source of funds and the work force for Appalachian Mountain Housing in [this area].
- 7:08. D stresses that many years, the only money that is raised for Habitat is through [this] chapter. He said he wants our financial as well as physical support. He says the organization is not a fraternity, and hence, there are no big parties. However, he does emphasize that there are Saturday mornings, the primary time when volunteers build houses.
- 7:09. D says that Saturday mornings are a special time when everyone goes to the homes. He says to bring a hammer and nails. (I will volunteer). He says Saturday mornings contribute to the camaraderie in the club. He stresses the tangible results of the efforts at the end of the day, and seeing the family move into the house when it is finished.
- 7:10. D says that many students that come to [this university] forget that it is located in the second poorest region in the nation, Appalachia. (People are still coming into the room). He stresses that there is a lot of need in this area.
- 7:11. J, the President, makes a comment. She talks about handing out signs, and how a flyer will be given to all elementary aged children. D continues. He again asks for our help and assistance.
- 7:12. D again asks for contributions of time and effort from members of the club.
- 7:13. D talks of donations from the community. [Local grocer] is helping out by donating some food for the Community bike ride, but how [local print shop] didn't help with printing flyers. He said that Appalachian Mountain Housing is splitting proceeds from the bike ride with the [local] shelter for battered women and children. He stresses that we are participating in a worthy cause.
- 7:14. The treasurer, P, mentions that participating in the bike ride requires a \$20 minimum pledge. She asks volunteers to ride and get \$20 from their parents. She asks them to tell their parents that it is a donation to help eliminate homelessness in [this area]. J, the president, mentions that they try to work every Saturday, but sometimes due to factors beyond their control, they are only able to work every other Saturday.
- 7:15. S, the VP of construction, is introduced next. He has black hair and a greying beard, and looks to me like a graduate student. At any rate, he looks older than the majority of people in the room. He says that we were going to start framing a new house this

Saturday, but that was canceled. Apparently, there is a regional shortage of plywood, thanks to the devastation in South Florida and Louisiana caused by hurricane Andrew. He says we may have to wait three or four weeks before this situation straightens out.

Exhibit 4
Sample of Saturday Work Day Notes

There were two groups of people working again. The same people who had been putting the vinyl siding up were again finishing some last work on that, and the other group of people were emptying everything out of the storage area under the house. Near the entrance, a dump truck had dumped a load of gravel. The goal was to empty out the storage area, then shovel the gravel into a wheel barrow, and spread it out more or less evenly in the storage area. We started working on this with a will. I started shoveling gravel into the wheel barrow, and did that for the first hour. It was back breaking work, and I felt like an inmate in a penal colony. While the wheel barrow was being dumped, we shoveled gravel from the side of the pile to the front where most of it had been removed to fill the wheel barrow. There were four of us shoveling, and another three people on the inside. I noticed four women and eight men (not including the two who were mudding and taping the inside: I suspect they were paid professionals, as that is a difficult job for amateurs to do).

Hannah wasn't there right away, but she came a bit later. She joined the crew on the inside raking the gravel, and so at the first opportunity to switch jobs, I went on the inside and switched to raking. Hannah was a lot more talkative today, after, I guess, having broken the ice with her during the interview. She told me she wasn't able to come last week because her sister and her sister's new baby boy were down to visit (I didn't ask why she wasn't here; she volunteered). We talked about professional basketball, and how she admired Shaquille O'Neil, an up and coming NBA star who is only 20 years old. She helped me know how to rake the gravel and where: we needed to keep it away from the cinder block wall, as next week someone was going to come through and water proof it (apply Thoro-Seal). We mostly had small talk while we were raking.

About an hour later, we switched back to the outside and started shoveling again, and Hannah and I worked together some more. I found out she is 28 years old. She had noticed that someone had written "fuck you" on the inside of the foundation, and she was incensed, as she had a right to be. She said if someone was going to vandalize her house, she didn't want that person volunteering to help. I agreed, and mentioned that we would be covering the inside of the foundation with Thoro-Seal next week, and it would cover the graffiti up. She realized this, but was still very angry. She said that this was her house, and that she had put too much energy and effort into building it for some punk to come along and deface it, even if the graffiti would be covered up eventually. She said if she found out who did it, she would ask that person to not come back anymore. She said that the only person who had a right to do that type of stuff to her house was her, and that she wouldn't do that. She said it offended her sense of religious morals, and pointed it out to J, the chapter president, who was totally insensitive to Hannah's feelings. She brushed it aside as a joke, and said it would be covered over. I mentioned that I was a religious person, and that it also offended me, and she said that was part of her offense, but she also indicated that it was her house, and someone had no right to do that. She was justifiably perturbed for about a half an hour. I had never noticed the graffiti before today, so I suspect some immature college kid did it this morning. I'm pretty sure also that whoever did it also heard how angry Hannah was about the incident. Maybe they'll get the message.

Hannah asked me what was left to do on the house. I told her I guessed we

would be putting on the base boards and then painting it. Later, before I left, I asked H [one of the volunteer contractors] what we would do next week, and he said we would prime it and put on the first coat of paint. He said that he and B [the other volunteer contractor] would put all the base boards up next week, so it would be all ready to paint. He also said all the mudding and sanding would be done by next week. Hannah also asked what was left to do. I mentioned installing the cabinets, the electrical fixtures, the plumbing, the floor covering, building the front and side deck, grading the lot, planting the grass and shrubs, and digging the driveway. There may be other tasks, but I forget to say them. She asked about the carpeting, and wanted to make sure she had some say so about what color, and the type of vinyl, before they were installed. I again suggested she mention that to H.

I asked her how school was going, and we got into a long discussion about nursing while we shoveled the gravel into the wheel barrow. She said that she had just taken a test where to pass, you had to get at least 80% of the questions right. She said that was very difficult to do, but implied that she had passed it. She said if she ever got less than a C in a course, she would be out of the program. She also talked about taking the nursing boards, and how it was a three day test. She asked me about my wife's experience with the boards, and I told her what little I knew, that Julie had only taken them once, but that it had ruined two months of her life during the summer of 1980 while studying and waiting for the results. I asked her if she was into her clinical rotations, and she said she was, working currently at [the local] psychiatric hospital in town. She said next week she would be rotating through the OB unit at [name of local medical/surgical hospital]. She asked where my wife worked, and I told her. I told her how much she was getting paid, but explained that she was getting no benefits, just cash, which was what we needed most. I then told her that because I got my job, Julie would be quitting, for the first time, really, since she got her degree in 1980, thirteen years ago.

Hannah then told me that she was going to dump the man she had been seeing. She said that he was an alcoholic, that he shouted bad things at her daughter, Helen, and that it took too much effort to worry about him. She said involving herself with a man at this stage in her life was just too much, that it took too much of her to make the relationship work, that all the men she had been involved with had always dragged her down, and that for the first time in her life she was going to try to make it on her own without a man. She said having the home inspired some of this, as she didn't want to ever lose the home because she was supporting some bum who wasn't pulling his weight. She mentioned that the man she had been seeing didn't want her to study one night before a big exam, and that made her very angry, and, at that point, she realized that life might be better off without a man to drag her down. She said that a man should be supportive of her, and want her to succeed, but that all the men she had been involved with did just the opposite. She again mentioned alcoholism, and said she had grown up around it, and also she was experiencing new learning as she worked on her psychiatric nursing rotation. She mentioned co-dependency, and how she didn't want Helen to grow up in that type of environment. She said that making that decision took a big burden off of her shoulders, and that she was "through with men," at least for the foreseeable future. She mentioned she might try it again if she could find a man who would support her and form a partnership, rather than drag her down. She asked me about my marriage, since I had mentioned at one point in time that we had been married for ten years, and she said a marriage should work like ours, where both the husband and wife are

striving together for the same goal. I pointed out that we had our tough times, too, but she said we had obviously made something work. She also mentioned she was concerned about Helen, since she hardly knew anything about raising children, and the men she had known knew even less, and were thus impatient with Helen and with her for how she was raising Helen.

After we had shoveled all the gravel, and raked it smooth, we then proceeded to put all the things back under the home. We also moved all of the excess stuff out from under the previous home we had built, and put it under Hannah's home. Hannah said we shouldn't be cleaning out the storage area, since the occupant of that house had never helped Hannah build her house. Since that woman owed Appalachian Mountain Housing some time, she said she ought to clean out her own storage area. Hannah was not very sympathetic to helping the other woman out, whom she clearly viewed as a leach and a drain on the organization. She said she should feel very bad for feeling that way, but that was how she felt.

Exhibit 5

Sources of Data

Interviews. Transcribed initial and follow-up interviews, including transcriptions of autodriving interviews. Produced over 800 pages of double spaced text.

Field notes. These include notes taken after interviews, my descriptions and notes of photographs taken, notes compiling information about each informant, follow-up questions, and my personal journal recording the progress of the dissertation. Produced about 400 hundred pages of double spaced text.

Analysis notes. These are the notes I made while analyzing the data and which provided structure for the write-up. Produced over 250 pages of double spaced text.

Photographs. I took 196 photographs and slides of informants' homes and possessions. I described these in my field notes, and used them to autodriving informants during follow-up interviews.

Participant observation notes. These are notes I took during the construction of two homes for Appalachian Mountain Housing and during organizational meetings, home dedication ceremonies, and fund raising activities. Produced over 200 pages of double spaced text.

Miscellaneous. In addition to the above sources of data, I compiled documents from the weekly meetings of Appalachian Mountain Housing. During data analysis, I generated over 200 pages of double spaced text notes, to which I referred when writing up the dissertation. I also collected articles from local newspapers about the Appalachian Mountain Housing organization or activities.

VITA

NEWELL D. WRIGHT



EDUCATION

Ph.D., Marketing, Virginia Polytechnic Institute and State University, Blacksburg, Virginia, August, 1993. Emphasis in consumer research, international marketing, and philosophy of science.

M.B.A., Brigham Young University Graduate School of Management, Provo, Utah, April, 1987. Graduated with distinction.

B.A., French, magna cum laude, Brigham Young University, Provo, Utah, April, 1985. Minor in social anthropology.

DISSERTATION

Consumption and Home Ownership: The Evolving Meaning of Home.
Defended August 20, 1993.

Chair: Julie L. Ozanne

Committee: James Littlefield, Ruth Ann Smith, Marilyn Lichtman, Jan Nesor.

REFEREED PUBLICATIONS

Wright, Newell D. and Val Larsen (1993), "Materialism and Life Satisfaction: A Meta-Analysis," forthcoming in the Journal of Consumer Satisfaction, Dissatisfaction, and Complaining Behavior.

Wright, Newell D., C. B. Claiborne, and M. Joseph Sirgy (1992), "The Effect of Product Symbolism on Consumer Self-Concept," Advances in Consumer Research, eds. John Sherry and Brian Sternthal (1992), Provo, UT: Association for Consumer Research, 311-318.

Cole, Dennis, Newell D. Wright, M. Joseph Sirgy, Rustan Kosenko, Don Rahtz, and H. Lee Meadow (1992), "Testing the Reliability and Validity of Two Measures of Materialism (Belk's and Richins')," Developments in Marketing Science, ed. Vicky Crittenden, Chestnut Hill, MA: Academy for Marketing Science, 383-387.

Wright, Newell D. and Val Larsen (1992), "Material Values in The Book of Mormon," Meaning, Measure, and Morality of Materialism, eds. Marsha Richins and Floyd L. Rudmin, Provo, UT: Association for Consumer Research, 51-57.

Larsen, Val and Newell D. Wright (1993), "A Critique of Critical Theory: Response to Murray and Ozanne's 'The Critical Imagination,'" in Advances in Consumer Research, eds. Leigh McAlister and Michael L. Rothschild, Provo, UT: Association for Consumer Research, 439-443.

RESEARCH UNDER REVIEW

Ozanne, Julie L., Ronald P. Hill, and Newell D. Wright (1992), "Coming of Age Within a Material World: Institutional Control of Materialism," accepted for second review at Sociology Quarterly, revision in progress.

WORKING PAPERS

Sirgy, M. Joseph, Newell D. Wright, et al. (1993), "Does TV Advertising Propagate Materialism, Dissatisfaction with Standard of Living and Life Dissatisfaction? A cross cultural Analysis." Data collected from the United States, Canada, Turkey, China, and Australia.

Wright, Newell D. (1993), "The Role of Consumption During the Transition into Adulthood."

INVITED PRESENTATIONS

"Consumption and the Crisis of Teen Pregnancy: A Critical Theory Approach," at the annual meeting of the Association for Consumer Research, Chicago, October 17-21, 1991. An abstract, written with Jon Shapiro, appears in Advances in Consumer Research, eds. John Sherry and Brian Sternthal (1992), Provo, UT: Association for Consumer Research, 404-406.

"Materialism and Life Satisfaction: Meta-Analysis and Conceptual Review," Fourth Annual Quality-of-Life/Marketing Conference, Washington, D.C., November 19-22, 1992.

RESEARCH IN PROGRESS

"Consumption and Teen Pregnancy: A Critical Perspective," with Julie Ozanne and Jon Shapiro. Data collection in progress.

RESEARCH INTERESTS

- Materialism and other social aspects of consumer behavior.
- Symbolic, hedonic, and experiential aspects of consumer behavior.
- Consumer satisfaction, dissatisfaction, and complaining behavior.
- Politics and consumer behavior.
- Issues in the philosophy of science.

TEACHING INTERESTS

International marketing, consumer behavior, marketing management, marketing research, advertising, sales management.

PROFESSIONAL SERVICE

- Ad hoc reviewer, The Journal of Business and Psychology, fall, 1991.
- Reviewer, Advances in Consumer Research, 1992, 1993.
- Reviewer, Proceedings, AMA Winter Educator's Conference, Fall 1993.
- Session Chair, ACR conference, 1993.

TEACHING EXPERIENCE

Assistant Professor of Marketing, Western Carolina University, Fall, 1993 to present.

- Principles of marketing, consumer behavior

Marketing Instructor, Virginia Polytechnic Institute and State University, August 1989 to August 1990; June 1991 to June 1993. Courses taught:

- International marketing, consumer behavior, principles of marketing.

Teaching excellence commendations:

- Second summer term, 1991, International Marketing course.
- Spring semester, 1992, Consumer Behavior course.

Marketing Instructor, Brigham Young University, summer term, 1992.
Courses taught:

- International marketing and principles of marketing.

French Instructor, Brigham Young University, January 1984 to April, 1985.

- Beginning and intermediate French courses.

CASE WRITING

Wright, Newell D. and Rose Ann Smith (1988), "Quite Write, Inc.: A Product Portfolio Case," in Introduction to Marketing Models with Lotus 1-2-3 by Scott M. Smith and William R. Swinyard, Homewood, IL: Richard D. Irwin, Inc, 120-121.

WORK EXPERIENCE

Administrative Director of Marketing, Wythe County Community Hospital (106 bed acute care), Wytheville, Virginia, June, 1987 to August, 1989.

- Strategic planning and implementation.
- Physician recruiting and marketing.
- Coordinating marketing research projects.
- Promoting hospital product lines and services.
- Directing hospital public relations activities.

Assistant Marketing Coordinator, Charter Canyon Hospital (62 bed psychiatric), Orem, Utah, May, 1986 to June, 1987.

- Developing 1987 marketing plan.
- Implementing public relations programs.

PROFESSIONAL AND ACADEMIC SOCIETIES

- Association for Consumer Research.
- American Marketing Association.
- Southern Marketing Association.

FOREIGN LANGUAGE

I read, write and speak French fluently.