Culture of Consumption vs. Culture of Philanthropy

A Study to Determine if Money Management Programs Affect How Youth between the

Ages of

11 and 13 Develop Philanthropic Values

In Partial Fulfillment

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Master of Arts in Philanthropy and Development

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Chapter One

Introduction

Purpose

Children are growing up without balanced financial values or a well-conceived approach to how they use money—a financial philosophy. When it comes to spending, ~~it seems~~ children are confused on what is and is not ~~isn't~~ important. They struggle to differentiate between what ~~the things~~ they need and what ~~those~~ they want. Neglecting to develop financial values can create a narcissistic lifestyle that encourages unrealistic spending and ignores the needs of others. This study seeks to discover if the nonprofit community should take a more active role in teaching money management to help children learn to share and develop into caring and compassionate individuals, thus developing a culture of philanthropy versus a culture of consumption.

Problem Statement

There is a need to study the culture of consumption in youth ages 11 through 13 in Minneapolis in order to determine if money management programs that include a "sharing" component have an effect on developing philanthropic values.

Background

"Children and teenagers should begin learning basic financial skills as early as possible. Indeed, improving basic financial education in elementary and secondary schools can help prevent students from making poor decisions later, when they are young adults, which can take years to overcome." Alan Greenspan, chairman of the Federal Reserve Board (2001)

The United States, more than any other country, is at a critical crossroads. The American economy depends on voracious consumer appetites. For the consumer culture to thrive, the next generation must be indoctrinated into the consumer lifestyle. It is a lifestyle with easy and universal access to credit, supplemented by the proliferation of cash machines everywhere—stores, bars, casinos, etc.~~everywhere!~~ All barriers to consumption have been stripped away. The American economy is a house of cards, ~~—~~and the cards are made of plastic.

The country's economic success depends on Americans embracing the consumer lifestyle, but the consumer lifestyle is hazardous to a young person's financial and emotional health. Society seems content to allow business to continue hypnotizing young people to spend early and spend often.

A broad collection of government reports, university studies, and other research shows ~~documents~~ radical change in the relationship between children and money over time. The ~~old-time~~ values of sacrifice and ~~,~~thrift~~, and satisfaction~~ have been swept aside, replaced by a need for more and better possessions. Today, the norm is to aspire to luxuries, to believe that one deserves whatever one wants, and to go into ~~embrace~~ debt to get what one wants, ~~—~~and to get it now. With their insatiable hunger for material possessions, young people are passionate consumers.

Parents need to understand that the marketing directed at ~~done to~~ children growing up in America today is substantially greater and more sophisticated than ever. The stakes are high: America's children spend more than $150 billion and influence the spending of up to a trillion dollars every year.

Today's youth burn through cash and often find ways to blow every penny just in time for the next allowance or paycheck. Those spend-happy ways may seem innocent and harmless in an 8 year old, but that same youthful attitude at 16, 18 or 20 turns ominous. Twelve percent of 12-19 year olds now have a credit card in their own name, which their parents helped them obtain. Financial service~~s~~ institutions are installing automatic teller machines in the high schools and mailing credit card applications to students as early as their sophomore year.

"We're seeing students with $30,000 in student loans, $15,000 to pay off on credit cards, and they're going to earn $22,000 a year when they graduate," says Robert D. Manning, an economic sociologist and author of *Credit Card Nation: The Consequences of America's Addiction to Credit*.

Today's children are the product of a time in which neither they nor their parents have ever seen widespread financial hardship. Most financial messages received by children today teach that immediate gratification is a good thing and ~~,~~ something everyone has a right to. Children heed those messages~~,~~ to staggering results: more than 150,000 Americans under the age of 25 declared bankruptcy in 2001, up 150% from only a decade earlier. More than half the high school seniors who took a financial literacy test (given by Jumpstart Coalition for Personal Financial Literacy) last year ~~(given by Jumpstart Coalition for Financial Literacy)~~ failed.

One wonders if there is anyone interested in teaching children financial values. What does it take to instill good financial values in children before they leave the nest and how is it done~~? What to do~~? One way to avoid this financial carnage is to begin financial education while they are young. This study looked at a number of national and local organizations that have developed financial education programs targeted at elementary and middle school children. In the past, money management programs were designed only to teach financial skills. However, the study identified many more programs that are beginning to include a “sharing” component to teach children how to give back to their community.

Significance

How important is financial education to the future giving habits of youth? Much has been written about the “transfer of wealth”, but not much about how to manage that wealth. Will a generation focused on itself fail to respond to societal needs? ~~In the past, Americans grew up with altruistic values like caring for others, aiding those in need, and helping people who are less fortunate. Reaching out to others in time of need is a longstanding component of the American way. What will come of the outward focus if millions of young people skew toward self indulgence?~~

What happens if this generation, in its prime earning years, is too preoccupied with buying bigger and better stuff to notice that the Red Cross, United Way, and other causes need donations? What if this generation has the desire to help but doesn’t have the means because its members are deep in debt?

~~But w~~What is society doing to reinforce that desire to be generous? Whether it’s young children or teens, they seldom hear messages encouraging them to share—especially when it comes to money. ~~In the past, Americans grew up with a~~Altruistic values like caring for others, aiding those in need, and helping people who are less fortunate,~~. Reaching out to others in time of need~~ are the messages children need to be hearing.~~is a longstanding component of the American way.~~

Research by a variety of investigators consistently documents that the more people value materialistic aspirations and goals, the less they are happy with their personal lives. Conversely, research documents that people who place a high value on intrinsic aims report greater psychological well-being. Based on this research, ~~it seems that~~ instilling a joy of sharing in young people could greatly enhance their lives.

One barrier to learning about philanthropy is a reluctance to talk about money. A significant aspect of philanthropy is financial, and in order to learn about philanthropy, money must be discussed. This study hopes to identify ways in which nonprofits can work together with financial advisors, teachers, and parents to develop programs that include lessons on philanthropy as well as financial education. One can't exist without the other.

This study seeks to discover if money management programs should be offered by nonprofits in order to present alternatives to the materialistic mindset, lifestyle, and culture of consumption. Nonprofits can be a part of a strategy for increasing people's resilience to materialistic messages by providing an outlet to develop healthier values.

If nonprofits can capture youngsters when they are just starting to learn about managing money, there is a good chance of educating them about the importance of giving and making them donors for life. The future of nonprofits depends on people generously sharing their time, talent, and money. This study hopes to show that by helping young people establish balanced financial values and appropriate financial boundaries, they will learn to adjust their priorities in order to live within their means and make the world a better place.

Definition of Terms

Culture of consumption ~~-~~– *defined later*

Culture of philanthropy ~~-~~– *defined later*

Intrinsic Values - The inherent worth of something, independent of its value to anyone or anything else.

Financial values - ~~b~~Beliefs and priorities that guide financial decisions.

Money management program - The process of managing money, including investments, budgeting, banking, and taxes.

Affluenza - A~~a~~ painful, contagious, and socially transmitted condition of overload, debt, anxiety, and waste resulting from the dogged pursuit of more. De Graaf, John, David Wann, and Thomas H. Naylor, *Affluenza: the All Consumng Epidemic* (San Francisco: Berrett-Koehler, 2001), p. 2.

Needs - Those economic goods and services that are considered basic, such as food, clothing, and shelter.

Wants - Desires for economic goods or services that are ~~,~~ not necessarily accompanied by the power to satisfy them.

Disposable Income - Income remaining after income and payroll taxes are deducted from gross pay; income available to spend or save.

Wealth - Accumulated assets, such as money and/or possessions, that are often ~~as~~ a result of saving and investing.

Financial Literacy - ~~is t~~The ability to use knowledge and skills to manage one's financial resources effectively for lifetime financial security.

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Financial Goals - Short-, intermediate-, and long-term goals that require money and guide a person's future plans and savings decisions.

Financial Plan - A plan of action that allows a person to meet not only the immediate needs but also the long-term goals.

Chapter Two

Methodologies

Introduction

The methodologies used to gather data for this study included:

1. Literature Review
2. A Survey of 11-13 year old students
3. Key Informant Interviews

An explanation of each methodology and the rationale for choosing it is presented in detail and summarized at the end of the chapter.

Literature Review

The initial purpose of the literature review was to narrow the focus of the research project. After discovering a wide variety of books and articles about financial education and teaching children to share, the researcher's interest turned to finding literature that supported the statement that financial education including a component of learning to share did influence the developing philanthropic values of children.

A variety of sources were used to complete the literature review. Primary sources included the Saint Mary's University of Minnesota Fitzgerald Library, the Indiana University School of Philanthropy Joseph and Matthew Payton Philanthropic Studies Library, and the Minneapolis Public Library's Philanthropic Studies ~~d~~Department. Each of these libraries offered a multitude of resources to assist in locating applicable materials from professional journals, books, newspapers, magazines, and dissertation abstracts.

The review consisted of publications relating to financial education of youth, the culture of consumption, and philanthropic values. Research was also gathered from the Boston College Social Welfare Research Institute ~~at Boston College~~, the National

Endowment for Financial Education, the Independent Sector, ~~t~~The Alban Institute, the National Institute on Media and Family, psychological abstracts from the American Psychological Association, the Journal of Economic Literature, Giving USA Foundation, the Journal of Abnormal and Social Psychology, and ~~t~~The Chronicle of Philanthropy.

Websites that proved to be especially valuable while conducting the literature review were sponsored by the Association of Fundraising Professionals, Jump$Start Coalition for Personal Financial Literacy, National Council on Economic Education, National Center for Financial Education, National Institute for Consumer Education, Share Save Spend, Money Savvy Generation, Junior Achievement, and Children's Financial Network ~~proved to be especially valuable while conducting the literature review~~. In addition, contacts made with Jump$Start Coalition led to key informant interview referrals on the topic of financial education.

Survey of 11-13 year old students in Minneapolis

In order to compare opinions of students who had taken a money management program against those who had not, the researcher obtained permission from the Christ Presbyterian Church in Bloomington, Minnesota to survey its middle school youth group. The group had participated in a Parent/Teacher Activity led by Nathan Dungan, author of "Prodigal Sons & Material Girls:~~.~~ How NOT to be your child's ATM." A small group from YouthCARE also took the survey because they participated in a similar program led by Nathan Dungan. This group served as the control group.

The researcher surveyed a group of middle school children at three separate Boys and Girls Clubs in Minneapolis and St. Paul. These children had not attended a money management program, and the researcher compared their answers to the control group to determine if attending a money management program made a difference in forming their philanthropic values.

Both groups answered a survey consisting of 34 questions designed to gather information on their knowledge of money management, financial values, the value of money, materialism, if they share their money and/or time with a charity, and what is most important in their lives. Survey questions are included in Appendix A.

Key Informant Interviews

Twelve individuals with unique experience in the fields of financial education~~,~~ development, child psychology, marketing, and stewardship were chosen for key informant interviews. The criteria for all candidates were that they had to have an interest and knowledge in financial education programs that contain an element of philanthropic education. Candidates were sent a letter of introduction by e-mail with a list of the questions to be asked in the interview. A follow-up phone call was made to gain permission for the interview and to set up the time and date of the phone interview. All of the interviews were conducted by telephone, and the responses are summarized to identify common themes.

The interviews contained open-ended questions to acquire further insights on the research topic. The goal was to gain a deeper understanding of the importance of financial education in developing philanthropic values among youth. The interviewees were asked to share examples of their experience with financial education, views on the connection between financial education and philanthropic education, how to develop philanthropic values, and their opinions on the "culture of consumption" among youth today. Key Information questions are included in Appendix B.

Summary

The three methodologies selected for this study, the literature review, the survey, and key informant interviews, provided a thorough collection of relevant data for this study. Beginning with the literature review, the researcher identified several financial education programs containing a component of philanthropic education as well as literature defining a "~~C~~culture of ~~C~~consumption" and its effects on the values of youth today. The information gathered in the literature review became the basis for the survey and helped identify the groups to be surveyed. Finally, the key informant interviews provided professional insight and expert opinions on the research topic ~~which~~ that validated the results of the survey.

The three methodologies combined offer a more complete analysis of the need for financial education programs to contain a component of philanthropic education in order for children to develop a financial philosophy that includes sharing with their community.

Chapter Three

Literature Review

Introduction

In an effort to augment the information about the impact of financial education in the lives of children, this review presents a compilation of articles and publications on the culture of consumption in youth. The literature review also studies money management programs that include a sharing component to determine if these programs have an effect on developing philanthropic values in youth. It covers selected definitions of consumerism, commercialism, and educational influences related to children, how these influences are relevant to the lives of children, and overarching themes that emerged from the review.

A review of literature on parental attitudes on philanthropy revealed that many parents want their children to grow up with a desire to give to causes that can make a difference in their own community. Before this can happen, most parents realize a child must know how to manage his/her money wisely. Without this knowledge, it will be difficult to achieve a financial position where giving can be a priority in his/her adult life.

Focusing on the premise that children must learn how to manage money before giving can be a priority led the researcher to a literature review that is best represented under the following headings:

1. Defining “Culture of Consumption”
2. Money and Values Among Youth Today
3. Influence of Advertising, Promotion and Media on Values
4. Study of Existing Financial Education Programs

Each topic is summarized under its own subheading, and an analysis across topics is presented in the chapter summary.

<u>Defining "Culture of Consumption"</u>

The literature reviewed revealed several definitions of culture and consumption. The definition of culture used in this study is from the Harper Collins Dictionary of Sociology (1991), which defines "culture" as the way of life for an entire society. As such, it includes codes of manners, dress, language, religion, rituals, norms of behavior, and systems of belief.

The ~~Merriam~~ Merriam-Webster Dictionary defines "consumption" as the process of using consumer products in order to satisfy desires and real or imagined needs. In economics, "consumption" is the final using up of goods and services. Consumer goods are crucial to the way in which we make up our social appearance, our social networks, and our structure of social values.

Nathan Dungan, author of *Prodigal Sons & Material Girls: How Not to Be your Child's ATM*, describes his view on the culture of consumption among youth:~~ as he states:~~

> We, as a nation, are caught up in hypnotic consumption with spending so ingrained it has become a reflex for most young people. See something you want, and your hand instinctively reaches for money. The consumer culture makes it acceptable to have no financial discipline. Our culture speaks loud and clear: "Forget about saving. If you want it, buy it. If you can't afford it, charge it. Don't worry about the cost. Don't worry about how much you already owe. Life is fun and exciting when you go anywhere and do anything you like. (p. 13)

He further states that, “Within a culture of consumption, contemporary society is described as materialistic, as more concerned with ‘having’ to the exclusion of ‘being’, as a society of choice. Consumption becomes a central focus of social life~~.~~” (p. 13).

According to Dungan (2003) there are four factors that make children more vulnerable than ever to materialism:

1. Confusion between needs and wants. Nothing perplexes young people more than describing the difference between a want and a need. They have no internal compass to guide their decisions.
2. Peer pressure. According to a ~~study~~ California State University Study *Teen Struggle with Peer Pressure*, out of all the issues that children struggle with, peer pressure ranks number one with girls and number three with boys. The pressure to look like you have money even when you don’t goes beyond any rational measure.
3. Poor financial literacy. In a 1997 survey, high school seniors answered correctly an average of 51 percent of questions on income, money management, saving and investing, and spending and credit. As a whole, they failed in financial literacy. In 2002, scores fell to an average of 50 percent. (JumpStart Coalition for Personal Financial Literacy, April 23, 2002)
4. Warped perspective. With advertisers telling children what they need, peer pressure dictating what’s acceptable, and financial illiteracy clouding reality, children tend to get skewed in their thinking. Ultimately, children struggle

> because they don't have the tools to question their own decisions. (Dungan, 2003, pp. 24-25)

Dungan (2003, pp. 30-31) states that according to Ken Gronbach, generational marketer and president of KGA Communications, "Children under 20 spend five times more—in inflation adjusted dollars—than their parents did at the same age" (Relly, 2001). Dr. James McNeal, author of *The Kids Market: Myths and Realities*, found that spending by children ages 4 to 12 roughly doubled during each decade in the 1960s, 1970s, and 1980s. In the 1990s, it tripled. McNeal says~~,~~ two-thirds of their money today goes for toys, apparel, entertainment, and health and beauty (McNeal, 1998).

Dungan notes that, "Toys have gone upscale and abundant. The Super Soaker squirt gun costs up to $60 and fire volleys of high-pressure water up to 50 feet" (Broad 2001). He also illustrates his point by stating, "Many families have a designated playroom for the children, in part because the kids' toys are too plentiful to fit in the bedroom closet" (Dungan, 2003, p. 32).

In her article *Youth Markets Alert, Marketing to Teens and Tweens*, Marsha Cohen relates consumption to the world of the internet when she points out that, "The Internet takes immediate gratification to a whole new level. A child with a computer and Internet service has instant access to global shopping." She notes that, "by 2005, estimates suggest, kids will spend $4.9 billion online, with Web-influenced sales of $21 billion" (p. 61)**.**

In her book *It Takes a Village, and Other Lessons Children Teach Us*, Hillary Clinton stated that she chose the popular African proverb as a book title "because it offers a timeless reminder that children will only thrive if their families thrive and if the whole of society cares enough to provide for them~~.~~"(p. 12). However, Dungan notes that "the consumer culture has radically distorted this concept." He believes that "In the United States, children fail to thrive financially because the whole of society apparently doesn't care enough to provide for them" (Dungan, 2003, p. 90).

Rodham Clinton agrees and writes that~~,~~" in addition to other social ills, children are under siege "from greed, materialism and spiritual emptiness" (Clinton 1996, p. 11). She further ~~continues to~~ describes her beliefs by saying,

> One of the conditions of the consumer culture is that it relies upon human insecurities to create situations that can be satisfied only by the purchase of a product or service. Spurred on by cultural messages that encourage us to feel dissatisfied with what we have and that equate success with consumption—messages fueled by the advertisements that constantly bombard us—we face the far more likely danger of allowing greed to overshadow moderation, restraint, and the stability that comes from saving and investing for the future rather than satisfying short-term desires. (p. 288)~~.~~

In his scholarly publication titled *Materialism and Its Alternatives*, Tom Kasser, Associate Professor of Psychology at Knox College, finds that,

> One key feature of contemporary life is the fact that commercialization and consumerism are embedded in almost every aspect of culture. It is almost impossible to avoid messages suggesting that a meaningful, happy life results from the acquisition of wealth and the possessions which convey the right image

> and high status. Society is continually bombarded by commercial messages to this effect on television and in print advertisements. Our governmental leaders continually reinforce the importance of consumerism, as they place economic “progress” and increased consumption at the forefront of public discourse, refer to citizens more often than not as consumers, pass laws that maximize shareholder profits, and even, after the attacks on September 11, suggest that Americans could best help their nation by “going shopping.” (~~Kasser~~ 2006)

In the ~~popular~~ book *Affluenza: The All-consuming Epidemic*, authors John De Graaf, David Wann, and Thomas H. Naylor use the ~~whimsical~~ metaphor of a disease, “Affluenza”, to tackle a very serious subject when they write,

> Since World War II, Americans have been engaged in a spending binge unprecedented in history. We now spend nearly two-thirds of our $11 trillion economy on consumer goods. We spend more on shoes, jewelry, and watches ($100 billion) than on higher education ($99 billion). In 1986, America still had more high schools than shopping centers. Less than twenty years later, we have more than twice as many shopping centers (46,438) as high schools (22,180). In the Age of Affluenza, shopping centers have supplanted churches as a symbol of cultural values. In fact, 70 percent of us visit malls each week, more than attend houses of worship. (2001, p. 13)

“We’ve mutated from citizens to consumers in the last sixty years,” says James Kuntsler, the author of *The Geography of Nowhere: The Rise and Decline of America’s*

Man-made Landscape. "The trouble with being consumers is that consumers have no duties or responsibilities or obligations to their fellow consumers. Citizens do. They have the obligation to care about their fellow citizens and about the integrity of the town's environment and history." (Kuntsler in *Age of Affluenza*, Chapter One, p. 65)~~.~~

In her book *Beyond the Limits*, Donella Meadows asserts that~~,~~ "Dysfunctions and disconnects seem to disrupt everyone's life these days, rich and poor alike." She further explains,

> People don't need enormous cars; they need respect. They don't need closets full of clothes; they need to feel attractive and they need excitement and variety and beauty. People don't need electronic entertainment; they need something worthwhile to do with their lives. People need identity, community, challenge, acknowledgment, love joy. To try to fill these needs with material things is to set up an unquenchable appetite for false solutions to real and never-satisfied problems. The resulting psychological emptiness is one of the major forces behind the desire for material growth. (Meadows 1992 in *Age of Affluenza*, Chapter 14, p. 116)

The researcher returns to Kasser's work, which draws similar conclusions,

> In the midst of such an environment, it is not surprising that many Americans take on the messages of a consumer society, believing that it is of at least some importance to strive for wealth, image, and status. To one degree or another, everyone adopts a materialistic or "extrinsic" value orientation (Kasser, 2002) in the belief that "the goods life" is the path to "the good life." It would be one thing

> if the messages of consumer society were true, but they are not. Empirical research documents that there is a high price to pay when people take on the messages of consumer society and organize their lives around materialistic pursuits (Kasser, 2002). Research by a variety of investigators consistently documents that the more people value materialistic aspirations and goals, the less they are happy with their personal lives and the more they act in ways that are socially and ecologically damaging. (Kasser, 2006, p. 1)

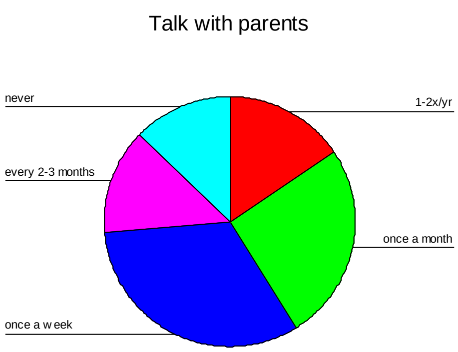
The purpose of this section is to briefly review evidence supporting this claim and to present some alternatives to the materialistic mindset, lifestyle, and culture.

It is the hope of this researcher that this brief review of the culture of consumption illustrates that the direction our culture is currently taking towards enhanced and ever-present consumerism exacts a considerable cost on the lives of youth today.

Originally page 74

Edited Chart

Question 1: How often do you talk with your parents about spending, saving or investing money?



Often, at least once a week:	33/32.4%	
Sometimes, at least once a month:	26/25.5%	
Occasionally (every 2-3 months):	14/13.7%	
Once or twice a year:	16/15.7%	
Never:	13/12.7%	

Originally page 78

Edited Graphs (added shading)

Question 11: Where would you say you have received the MOST information about money, credit and other financial matters?

School

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	no information	13	12.7	12.7	12.7
	a little	8	7.8	7.8	20.6

		Frequency	Percent	Valid Percent	Cumulative Percent
	information				
	some information	9	8.8	8.8	29.4
	a fair amount of information	19	18.6	18.6	48.0
	a lot of information	12	11.8	11.8	59.8
	most of my information	8	7.8	7.8	67.6
	all of my information	24	23.5	23.5	91.2
	888	1	1.0	1.0	92.2
	999	8	7.8	7.8	100.0
	Total	102	100.0	100.0	

Parents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	no information	4	3.9	3.9	3.9
	a little information	9	8.8	8.8	12.7
	some information	3	2.9	2.9	15.7
	a fair amount of information	12	11.8	11.8	27.5
	a lot of information	15	14.7	14.7	42.2
	most of my information	12	11.8	11.8	53.9
	all of my information	35	34.3	34.3	88.2
	888	1	1.0	1.0	89.2
	999	11	10.8	10.8	100.0
	Total	102	100.0	100.0	

Books

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	no	25	24.5	24.5	24.5

	information				
	a little information	12	11.8	11.8	36.3
	some information	9	8.8	8.8	45.1
	a fair amount of information	14	13.7	13.7	58.8
	a lot of information	13	12.7	12.7	71.6
	most of my information	3	2.9	2.9	74.5
	all of my information	7	6.9	6.9	81.4
	67	1	1.0	1.0	82.4
	888	1	1.0	1.0	83.3
	999	17	16.7	16.7	100.0
	Total	102	100.0	100.0	

Originally page 82

Edited formatting

Question 14: If you participated in a money management program, do you feel it made a difference in how you think about and handle your money?

Yes = 40/39.2%

No = 11/10.8%

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Question 15: Since taking the money management program, how have your attitudes about money changed?

I talk with my parents more about money management

Yes = 15/14.7%   No = 27/26.5%

I have created a money management plant?

Yes = 6/5.9% No = 36/35.3%

I save more money now

Yes = 18/17.5% No = 24/23.5%

I think about what I spend money on now

Yes = 22/21.6% No = 20/19.6%

I give to charity now

Yes = 9/8.8% No = 33/32.4%

I have thought about giving to charity, but have not made a gift yet

Yes = 4/3.9 No = 38/37.3%

Nothing has really changed

Yes = 3/2.9% No = 40/39.2%

I give more to charity now than I did before the program

Yes = 4/3.9% No = 38/37.3%

Other

Yes = 7/6.9% No = 35/34.3%

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