# Materialism and Meaning in Life: A Cross-Cultural Study

[1]Asila Abdul Karim*, [1]Sidra Shoaib, [2]Steven D Schmidt, [1]Amnah Ahmed, and [1]Kiran Jabeen

[1]Bahria University, Karachi Campus & [2]Wilson College, Chambersberg, PA, USA

This study replicates the degree of association between materialism and meaning in life, and compares Pakistani and American adults, aged between 18 to 25 ($M = 21.01$, $SD = 1.83$) years. We conveniently sampled 44 men and 72 women ($n = 116$) from Pakistan, and 24 men and 77 women ($n = 101$) from America for this study. The Materialism Scale (Belk, 1984) and Meaning in Life Questionnaire (Steger et al., 2006) were completed by the participants on social media during the period from July-September 2019 using purposive sampling. Pearson correlation indicated a significant inverse relationship between envy (subscale of materialism) and meaning in life for Pakistani ($r = -.20$, $p < .05$) and American ($r = -.21$, $p < .05$) samples. Additionally, a significant inverse relationship was identified in the American sample between presence of meaning (subscale of meaning in life) and overall materialism ($r = -.26$, $p < .05$); however, no other associations between materialism and meaning in life (and their subscales) were revealed. Data also revealed no significant overall differences for materialism and meaning in life in Pakistani and American adults, except non-generosity $t (215) = 2.22$, $p < .05$), a subscale of materialism, where the Pakistani sample demonstrated higher levels of non-generosity ($M = 24.98$, $SD = 4.52$) as compared to their American counterparts ($M = 23.65$, $SD = 4.31$). In the light of this data, we discuss changing views about materialism and meaning in life for young adults in collectivistic and individualistic cultures.

*Keywords:* cross-cultural, youth, materialism, meaning in life, collectivistic culture, individualistic culture

Young adults are more materialistic, but less motivated to work, owing to a generational sense of entitlement (Twenge, 2006). Belk (1984) a pioneer in this area, defines materialism as the value a consumer places on worldly possessions, which undertake a pivotal role in life when possessions become a central source of gratification and fulfilment. Researchers claim that people from collectivistic cultures are less materialistic than individualistic cultures (Clarke & Micken, 2002), proposing the people in collectivistic cultures give up personal possessions to favor meaningful relationships (Bauer et al., 2012). Others suggest that people from collectivistic societies are more prone to developing a material inclination, because they believe a positive image about them could only be fostered by aligning to groups which are rich in terms of materialistic possessions (Oyserman et al., 2002). In the light of this, it may be said that within collectivistic cultures, materialism is less about deriving gratification by acquiring possessions in themselves and more about earning social approval by virtue of those material acquisitions. A few studies empirically support this notion; in two studies (Podoshen et al., 2010; Wei & Talpade, 2010) young and mature Chinese adult (a collectivistic culture) expressed increasingly more materialistic inclinations in recent times than age-matched adults in America (an individualistic culture). This suggests, rising economies (such as in China) can trump the collectivistic viewpoint for material gains. In fact, economic trends have shown that global wealth increase to 66 percent from 1995 to 2014 was only curtailed by COVID-19 (Macrotrends, 2021). This increase in wealth and material possessions has affected how people ponder about meanings in life. With more material possessions the younger generations possibly think differently about material possessions as compared to older generations. The question of whether young people have a lower sense of meaning in life than previous generations remains unanswered. Meaning in life or "the sense made

---

*Correspondence concerning this article should be addressed to Ms. Asila Abdul Karim, Institute of Professional Psychology, Bahria University, Karachi Campus, Pakistan. Email: asila@juw.edu.pk

of, and significance felt regarding the nature of one's being and existence" (Steger et al., 2006, p. 81) poses questions such as this for e.g., do high material possessions lead to unhappiness, anxiety and envy because meanings in life are lost or reduced? Some believe the answer to this question is *yes* and retiring from material possessions could lead to greater life satisfaction as the real meanings in life start to surface (Richins, 2013).

As far as the relationship between meaning in life and cultural orientation is concerned, recent research has revealed that life satisfaction could differ depending on cultural context. Diener et al. (2009) found, nations that were culturally individualistic strongly expressed subjective wellbeing; individuals in such cultures paid more attention to their own happiness. Moreover, cultures with historical roots of individualism emphasized independence and internal locus of control, generating a greater sense of existential purpose and action. This subjective well-being fortifies the quality of life as observed in many countries with individualistic cultures. Countries with individualistic cultures typically have well developed *democratic institutions* and exhibit a state of economic and political stability (Diener et al., 2009) as compared to nations with collectivistic cultures which suffer from economic and political instability, and poor life conditions (Inglehart & Klingemann, 2000).

Theoretical explanations of individualistic and collectivistic cultures are based on self-transcendence and self enhancement values (Schwartz, 2012). These two values oppose each in terms of motivational goals; self-transcendence prioritizes collective well-being and harmony, while self-enhancement emphasizes individual success and dominance. Materialism, as many researchers propose, is rooted in self-enhancement values, reflects a focus on acquiring possessions and wealth for personal benefit (Schwartz, 2012). On the other hand, meaning in life, associated with values of self-transcendence, centers on finding purpose, connection, and significance beyond oneself, placing them opposite to each other (Schwartz, 2012). Researchers argue, Americans are becoming increasingly narcissistic, individualistic and materialistic (Greenfield, 2013). An emerging cultural sense about materialism suggests that Americans are entering an age of purpose, the way millennials entered an era that represented economy of purpose, where they realized that the commitment to accomplish things was simultaneously valuable to the self and advantageous for communities around the globe (Grant, 2017). Increasing materialism in American society is accompanied by a strange growing interest in the meaning of life, which previously has not been observed (Schwartz, 2012). Cross-cultural studies cited above compare materialism in individuals belonging to collectivist and individualistic societies (e.g., Podoshen et al., 2010 and Wei & Talpade, 2010) with results that cannot be generalized to other collectivistic Asian countries, Hence, the current study takes a fresh look at Pakistan, a collectivistic culture not rich like China and certainly less materialistic than America, for a cultural comparison of materialism. In this study we expect to replicate the inverse relationship between materialism and meaning in life and compare adults from collectivistic (Pakistan) and individualistic (America) cultures.

## Method

Forty-four men and 72 women (*n* = 116) from Pakistan, and 24 men and 77 women (*n* = 101) from America of ages between 18 and 25 (*M* = 21.01; *SD* = 1.83) years were conveniently sampled for this study. Initially a total of 355 responses were received, However, 138 respondents did not complete items on one or both instruments and/or failed to complete demographic information, which resulted in a usable sample of 217 participants for analyses (see Table 1). Table 1 shows demographic characteristics of the study participants e.g., women (~69%) constituted

most of the sample. Seventy-two of the participants were first born, 58 were middle children, 75 were last born, and 12 identified as only children. The majority of the participants were single (~74%) and identified as belonging to the middle-class socioeconomic status (~89%). It is noteworthy that one difference between the samples was that ~28 percent of the American sample was in a relationship compared with ~11 percent of the Pakistani sample. For details see Table 1.

**Table 1**

*Frequencies and percentages of demographic variables across samples*

|  | Pakistan (*n* = 116) | USA (*n* = 101) |
|---|---|---|
| Variable | *f* (%) | *f* (%) |
| Gender |  |  |
|     Male | 44 (37.9) | 24 (23.8) |
|     Female | 72 (62.1) | 77 (76.2) |
| Birth Order |  |  |
|     First Born | 35 (30.2) | 37 (36.6) |
|     Middle Born | 37 (31.9) | 21 (20.8) |
|     Last Born | 42 (36.2) | 33 (32.7) |
|     Only Child | 2 (1.7) | 10 (9.9) |
| Marital Status |  |  |
|     Single | 96 (82.8) | 64 (63.4) |
|     Married | 3 (2.6) | 4 (4.0) |
|     Engaged | 3 (2.6) | 5 (5.0) |
|     In a relationship | 13 (11.2) | 28 (27.7) |
|     Divorced/ Widowed/ Separated | 1 (.9) | 0 (0) |
| Socioeconomic Status |  |  |
|     Upper Class | 10 (8.6) | 4 (4.0) |
|     Middle Class | 103 (88.8) | 89 (88.1) |
|     Lower Class | 3 (2.6) | 8 (7.9) |

## Assessment Measures

### Materialism Scale (MS)

Belk (1984) developed this scale to measure materialism as an aspect of consumer behavior. The scale consists of 24 items divided into three subscales: possessiveness (PO, 9 items) which measures possessiveness of material objects, non-generosity (NG, 7 items) which is the unwillingness to share material objects, and envy, (EN, 8 items which means) being envious of others possessing material objects. It is a 5-point Likert-type scale, ranging from *strongly disagree* (1) to *strongly agree* (5). In the current study, the internal consistency (Cronbach's $\alpha$ = .60) of the overall scale is low to moderate. For the Pakistani sample, the internal consistency of all subscales ranged from (Cronbach's $\alpha$ = .43 to .62), while for the American sample, it ranged from (Cronbach's $\alpha$ = .50 to .64). The overall internal consistency was (Cronbach's $\alpha$ = .52) for the Pakistani sample and (Cronbach's $\alpha$ = .61) for the American sample.

### Meaning in Life Questionnaire (MLQ)

This scale was developed by Steger et al. (2006) to measure meaning in life, and includes

10 items to gauge two aspects of meaning in life i.e., *Presence of Meaning* (PM, to what extent people perceive their lives to have meaning), and *Search for Meaning* (SM, to what extent people are motivated to search and understand the nature of life). Each item is answered on a 7-point Likert-type scale with the response stretching from *Absolutely Untrue* (1) to *Absolutely True* (7). The composite score ranges from 10 to 70, and a composite score of 24+ on both subscales signifies valued meaning and purpose in life. In the current study, the internal consistency (Cronbach's $\alpha$ = .66) of the overall scale is low to moderate. In the Pakistani sample, the internal consistency for the PM subscale was Cronbach's $\alpha$ = .33, and for the SM subscale, it was Cronbach's $\alpha$ = .92. In the American sample, internal consistency for the PM subscale was Cronbach's $\alpha$ = .32, and for the SM subscale, it was Cronbach's $\alpha$ = .80. The overall internal consistency for the Pakistani sample was Cronbach's $\alpha$ = .71, while for the American sample, it was Cronbach's $\alpha$ = .61.

**Procedure**

In a cross-sectional design, samples from Pakistan and America completed demographic information, MS and MLQ on different social media platforms between July-September 2019. Permission from the Institutional Review Board in Pakistan and in America were sought to collect data. In America this was done though a contact person who helped us collect data from the American residents. Student exchange forums were used to recruit participants from different regions of Pakistan and the US. All participants gave their consent after understanding potential risks and benefits associated with the study. They were told they had the right to withdraw anytime without penalty, and that their responses would be kept anonymous and confidential. Data was analyzed on IBM SPSS Statistics (Version 22).

## Results

Table 1 shows baseline sociodemographic variables of study participants. Females *were* the *most* common respondent, making up 68.7% of the sample. Seventy-two of the participants were first born, 58 were middle children, 75 were last born, and 12 identified as only children. The majority of the participants were single (73.7%) and identified as belonging to the middle-class socio-economic status (88.5%). Of note, one difference between the samples was that 36.7 percent of the American sample was in a relationship compared with 16.4 percent of the Pakistani sample.

**Table 2**
*Correlation between MS and its Subscales and MLQ and its Subscales measured for Pakistani and American Samples*

| | | Pakistan MS | | | | America MS | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | Total | PO | EN | NG | Total | PO | EN | NG |
| MLQ | Total | -.05 | .02 | -.20* | .05 | -.17 | .03 | -.21* | -.13 |
| | PM | -.14 | .00 | -.18 | -.08 | -.26* | -.07 | -.29* | -.12 |
| | SM | -.04 | .00 | -.15 | .06 | -.13 | -.06 | -.17 | -.04 |

*Note*. M = Mean, SD = Standard Deviation, MS = Materialism Scale, PO = Possessiveness, EN = Envy, NG = Non-Generosity, MLQ = Meaning in Life Questionnaire, PM = Presence of Meaning, SM = Search for Meaning
*$p < .05$

Table 2 summarizes correlations between many aspects of materialism with many other aspects of meaning in life across the Pakistani and the American samples. Most of these

correlations were negative (or essentially zero) but only two were significant i.e., EN (MS) negatively correlated ($r$ = -.20, $p$ < .05) with MLQ for both Pakistani and American data, partially confirming the first hypothesis. Further examination of the subscales reveals a significant negative correlation between PM (MLQ) and MS ($r$ = -.26, p < .05), as well as EN (MS) (r = -.29, p < .05) in the American sample. Despite negative correlations, SM (MLQ) with various MS subscales does not reach statistical significance.

**Table 3**

*Descriptive Statistics and Comparison of Pakistani and American Samples on Research Instruments*

|  |  | PAK (n=116) |  | USA (n=101) |  |  |  |
|---|---|---|---|---|---|---|---|
| Variable |  | *M* | *SD* | *M* | *SD* | *t* | *p* |
| M |  | 73.48 | 8.26 | 71.41 | 8.69 | 1.79 | .07 |
|  | PO | 21.50 | 5.02 | 21.78 | 4.84 | - .41 | .67 |
|  | EN | 26.88 | 4.46 | 25.87 | 4.38 | 1.72 | .08 |
|  | NG | 24.98 | 4.52 | 23.65 | 4.31 | 2.22 | .02* |
| MLQ |  | 44.97 | 7.65 | 46.25 | 6.33 | -1.33 | .18 |
|  | PM | 16.61 | 4.07 | 17.56 | 4.27 | -1.68 | .09 |
|  | SM | 25.86 | 7.03 | 25.80 | 5.97 | .06 | .94 |

*Note* . M = Mean; SD = Standard Deviation; MS = Materialism Scale; PO = Possessiveness; EN = Envy; NG = Non-Generosity; MLQ = Meaning in Life Questionnaire; PM = Presence of Meaning; SM = Search for Meaning
*$p$ < .05

Table 3 compares materialism and meaning in life across Pakistani and American adults. Data revealed no significant ($p$ = .07) overall difference for materialism in the two samples except NG (MS) which was significantly higher ($M$ = 24.98, $SD$ = 4.52) for Pakistani than American ($M$ = 23.65, $SD$ = 4.31) adults. Furthermore, there is no marked divergence in the overall meaning in life (p = .18) between the two cohorts, encompassing both the PM (MLQ) and SM (MLQ) subscales.

## Discussion

The present study aimed to ascertain if a relationship exists between materialism and meaning in life. Another objective was to determine differences in the degree of materialism and meaning in life across emerging adults of Pakistan and America.

We expected to see an inverse relationship between materialism and meaning in life; however, the findings do not support our hypothesis. It can be backed by Frankl's (1985) existential theory which affirms that there are both pleasant and unpleasant aspects of human life and that regardless of whether the lower order needs are met or not, humans have a spiritual core and an innate need to transcend above their self-interest in search of purpose and meaning. Secondly, while some studies found support for Maslow's (1943) ideas on human motivation, the majority of studies have not been able to validate the hierarchy of needs. According to Wahba and Bridwell (1976), there is little evidence to support Maslow's hierarchy theory and even less to support his ordering of these needs.

In the American sample, a significant negative correlation was found between materialism and the Presence of Meaning, a subscale of the Meaning in Life Questionnaire. This observed discrepancy, specific to the American sample and not evident in the Pakistani sample, prompts

exploration into potential cultural and contextual factors influencing these associations. In a globalized context, where cultural differences are undergoing transformation, the emphasis on individual success in America, coupled with the potential clash between material pursuits and deeper personal meaning, reflects the enduring influence of individualistic values (Schwartz, 2012). Material wealth, often tied to external markers of success, may still distract from intrinsic, introspective aspects of purpose (Richins, 2013). Conversely, in Pakistan, individuals may derive meaning from personal achievements and the resulting contributions to the community (Oyserman et al., 2002), suggest that certain cultural values withstand globalization. Thus, cultural values of individualism and collectivism shape how materialism and a sense of meaning are viewed in America and Pakistan, influencing how people find fulfillment.

According to the findings, the subscale of envy on the Belk materialism scale was found to have a significant negative relationship with meaning in life. This can be explained by the fact that sentiments of envy cause shame and discomfort, which can be relieved by looking for security in fate and destiny. This perceived lack of agency may, therefore maybe linked to acquired helplessness and hopelessness (Peterson et al., 1993).

Our second hypothesis was rejected. Technically, the results show that there is no significant difference in the degree of materialism and meaning in life across the emerging adults of Pakistan and the U.S. The findings may imply that cultural differences have dissolved to a certain degree between the two countries. This pattern could be a response to the increasingly changing societal conditions pertaining to globalization. Cultural convergence could be a product of mobilisation of people, goods, services, ideas, and money. There is every likelihood that global consumerism is causing local cultures to collapse, increasing the risk that they will be shaped by more powerful cultures or even an all-inclusive culture (Michael, 2010). In other words, when cultural experiences expand outside the boundaries of geographical areas and the sense of national discreteness erodes, we observe an increasing class of people who identify more with the ever-evolving global culture (Held & McGrew, 2000). Thus, globalisation, sometimes referred to as westernization or Americanization (Beck et al., 2003), is a force which can be held accountable for the global cultural identity crisis and an obvious attack on local cultures that may be too pervasive to withstand (Michael, 2010).

Michael (2010) highlights that the world is subjected to Americanization, rather than globalization. He refers to the former as the spread and penetration of American ideas, values, and social behavior due to the dramatic growth of mass communication and intrusion of American companies in other countries. Eighty-five percent of web pages having an American origin, and 75% of the world's packaged software market is being controlled by American. This is indicative of Americanization (Berger, 2016). Furthermore, the United States is the world leader in the production and dissemination of media content. The open and egalitarian image that the of itself the United States projects of itself to a global audience appeals to populations across the globe, whether developed or developing (Michael, 2010).

One could contend that increasing societal complexity causes the condition of unrest which gives rise to new patterns of culture (Kim, 2000). According to Kim's (2000) theory of cultural adaptation, this disturbance gives any culture the needed adaptive ability to ensure its survival and expansion. When people with varied repertoire of experiences come together to live as a society, they move to a higher degree of abstract generalizations so as to produce shared insights, leading people to adopt some elements of the more individualistic outlook, especially in the eastern parts of the world which have been historically known for their collectivist values (Kim, 2000).

The findings do, however, show a significant difference between Pakistani and American adults in terms of non-generosity (a sub-component of materialism). Respondents from Pakistan showed higher non-generosity. The observed lower levels of generosity among Pakistani adults can be attributed to a combination of factors. First of all, the prevalence of economic disparities in Pakistan, marked by a substantial wealth gap, may be the reason why individuals from lower income classes are restricted in their ability to engage in acts of generosity (Meer & Pridey, 2021). Limited financial resources coupled with a lack of access to opportunities for upward mobility, may also hinder their capacity to extend help to others (Meer & Pridey, 2021). Secondly, the absence of a robust social safety net in Pakistan might further be a factor contribution to reduced generosity. When individuals perceive a lack of reliable government assistance or social support systems, they may be less inclined to partake in acts of generosity as they prioritize meeting their own immediate needs (Pasha et al., 2000). Moreover, social trust, a vital factor in fostering charitable behavior, could also play a significant role since in a society with disrupted demographic structures, characterized by uneven development and disparities, lower levels of social trust might prevail (Brooks, 2005). When individuals doubt the effectiveness and fairness of aid distribution, they may hesitate to give, assuming that their contributions might not be optimally utilized. Lastly, cultural expressions of generosity within this context should not be overlooked. In the Pakistani culture, support might be manifested through non-material means such as emotional assistance or communal ties, which might not be captured accurately by conventional measures of generosity which focus solely on material donations (Allen, 2018).

The findings imply that the psychological interventions that are used in the current therapeutic setting, should be adapted with shifting cultural trends. With changing times, many areas of mental illness may endure changes in clinical manifestations, styles of coping, and willingness to seek help. The fact that the population of Pakistan is becoming increasingly individualistic, should be considered in treatment, prevention, and mental health service delivery. Further, recent research (Maio et al., 2009) suggests that simply enabling the pursuit of intrinsic and transcendental aims might cause people to turn down projects that are purely sustained over materialistic aims. Thus, revisiting and adapting public policies to activate self-transcendental goals might help redirect the focus of this generation from accumulation of wealth to seeking vitality and inner contentment.

There are a few noteworthy limitations to this study. First of all the resulting sample may overrepresent individuals who have access to money, resources, and education and who are therefore more likely to exercise control over the events in their lives, which may affect their overall sense of meaning in life to a certain degree (Peterson et al., 1993). Moreover, the study does not take into account different purchase types while studying materialism in relation to meaning in life. It is crucial to note how different materialistic perspectives affect perceived satisfaction with life. For instance, Van Boven (2005) observed that experiential consumption induces more positive feelings than consumer choices which are made for the sake of obtaining material assets. According to the same study, an experiential material orientation fosters the individual emotion of wellbeing since it allows for more freedom in how one interprets their experiences, protecting them from unfair comparisons and fortifying social bonds. Essentially, these findings call into question the presence of a relationship between materialism and a sense of meaning in life, and set bounds to the conclusions drawn.

**Conclusion**

According to the current study, there are no appreciable differences between Pakistani and

American emerging adults in terms of materialism or sense of meaning in life. Furthermore, the study's empirical findings support that there is a weak, non-significant relationship between materialism and meaning in life.

## References

Allen, S. (2018). The science of generosity. *A white paper prepared for the John Templeton Foundation by the Greater Good Science Center at UC Berkeley*.

Bauer, M. A., Wilkie, J. E., Kim, J. K., & Bodenhausen, G. V. (2012). Cuing consumerism: Situational materialism undermines personal and social well-being. *Psychological Science*, *23*(5), 517-523. https://doi.org/10.1177/0956797611429579

Beck, U., Sznaider, N., & Winter, R. (2003). *Global America?: The cultural consequences of globalization*. Liverpool University Press.

Belk, R. W. (1984). Three scales to measure constructs related to materialism: Reliability, validity, and relationships to measures of happiness. *ACR North American Advances, 11*, 291-297. https://www.acrwebsite.org/volumes/6260/vol

Berger, C. (2016). *Broadsides and bayonets: The propaganda war of the American Revolution*. University of Pennsylvania Press.

Brooks, A. C. (2005). Does social capital make you generous?. *Social Science Quarterly*, *86*(1), 1-15. https://doi.org/10.1111/j.0038-4941.2005.00287.x

Clarke III, I., & Micken, K. S. (2002). An exploratory cross-cultural analysis of the values of materialism. *Journal of International Consumer Marketing*, *14*(4), 65-89. https://doi.org/10.1300/J046v14n04_05

Diener, E., Diener, M., & Diener, C. (2009). Factors predicting the subjective well-being of nations. In *Culture and well-being* (pp. 43-70). Springer, Dordrecht. https://doi.org/10.1007/978-90-481-2352-0_3

Frankl, V. E. (1985). *Man's search for meaning*. Simon & Schuster.

Grant, G. B. (2017). Exploring the possibility of peak individualism, humanity's existential crisis, and an emerging age of purpose. *Frontiers in Psychology*, *8*, 1478. https://doi.org/10.3389/fpsyg.2017.01478

Greenfield, P. M. (2013). The changing psychology of culture from 1800 through 2000. *Psychol. Sci. 24*, 1722–1731. https://doi.org/10.1177/0956797613479387

Held, D., & McGrew, A. (Eds.). (2000). *The Global Transformations Reader*. Polity Press.

IBM Corp. (2013). IBM SPSS Statistics for Windows, Version 22.0. Armonk, NY: IBM Corp.

Inglehart, R., & Klingemann, H. D. (2000). Genes, culture, democracy, and happiness. (2003). *Culture and Subjective Well-Being*. Cambridge, MA: The MIT Press. https://doi.org/10.7551/mitpress/2242.003.0012

Kim, Y. Y. (2000). *Becoming intercultural: An integrative theory of communication and cross-cultural adaptation*. Sage Publications.

Maio, G. R., Pakizeh, A., Cheung, W. Y., & Rees, K. J. (2009). Changing, priming, and acting on values: Effects via motivational relations in a circular model. *Journal of Personality & Social Psychology*, *97*(4), 699-715. https://doi.org/10.1037/a0016420

Maslow, A. H. (1943). A theory of human motivation. *Psychological Review*, *50*(4), 370-396. https://doi.org/10.1037/h0054346

Meer, J., & Priday, B. A. (2021). Generosity across the income and wealth distributions. *National Tax Journal*, *74*(3), 655-687. https://doi.org/10.1086/714998

Michael, J. (2010). Globalization or Americanization: Implication for sub-Saharan Africa. *Globalization - Today, Tomorrow*. https://doi.org/10.5772/10230

Oyserman, D., Coon, H. M., & Kemmelmeier, M. (2002). Rethinking individualism and collectivism: Evaluation of theoretical assumptions and meta-analyses. *Psychological Bulletin, 128*(1), 3–72. https://doi.org/10.1037/0033-2909.128.1.3

Pasha, Hafiz A., Sumaira Jafarey, and Hari Ram Lohano. *Evaluation of social safety nets in Pakistan*. Karachi: Social Policy and Development Centre, 2000.

Peterson, C., Maier, S. F., & Seligman, M. E. P. (1993). *Learned helplessness: A theory for the age of personal control.* Oxford University Press.

Podoshen, J. S., Li, L., & Zhang, J. (2010). Materialism and conspicuous consumption in China: A cross-cultural examination. *International Journal of Consumer Studies*, *35*(1), 17-25. https://doi.org/10.1111/j.1470-6431.2010.00930.x

Richins, M. L. (2013). When wanting is better than having: Materialism, transformation expectations, and product-evoked emotions in the purchase process. *Journal of Consumer Research*, *40*(1), 1-18. https://doi.org/10.1086/669256

Schwartz, S. H. (2012). An overview of the Schwartz theory of basic values. *Online Readings in Psychology and Culture*, *2*(1). https://doi.org/10.9707/2307-0919.1116

Steger, M. F., Frazier, P., Oishi, S., & Kaler, M. (2006). The meaning in life questionnaire: Assessing the presence of and search for meaning in life. *Journal of Counseling Psychology*, *53*(1), 80-93. https://doi.org/10.1037/0022-0167.53.1.80

Twenge, J. M. (2006). *Generation me: Why today's young Americans are more confident, assertive, entitled--and more miserable than ever before*. Simon & Schuster.

*U.S. GDP per capita 1960-2022*. (n.d.). Macrotrends | The Long Term Perspective on Markets. Retrieved August 19, 2021, from https://www.macrotrends.net/countries/USA/united-states/gdp-per-capita

Van Boven, L. (2005). Experientialism, materialism, and the pursuit of happiness. *Review of general psychology*, *9*(2), 132-142. https://doi.org/10.1037/1089-2680.9.2.132

Wahba, M. A., & Bridwell, L. G. (1976). Maslow reconsidered: A review of research on the need hierarchy theory. *Organizational behavior and human performance*, *15*(2), 212-240. https://doi.org/10.1016/0030-5073(76)90038-6

Wei, Y., & Talpade, S. (2010). Materialism of mature consumers in China and USA: A cross-cultural study. *Journal of International Business and Cultural Studies*, *2*, 1-14.