



## When what one has is enough: Mindfulness, financial desire discrepancy, and subjective well-being

Kirk Warren Brown<sup>a,\*</sup>, Tim Kasser<sup>b</sup>, Richard M. Ryan<sup>c</sup>, P. Alex Linley<sup>d</sup>, Kevin Orzech<sup>e</sup>

<sup>a</sup> Department of Psychology, Virginia Commonwealth University, 806 West Franklin Street, Richmond, VA 23284-2018, USA

<sup>b</sup> Department of Psychology, Knox College, Galesburg, IL 61401, USA

<sup>c</sup> Department of Clinical and Social Sciences in Psychology, University of Rochester, Rochester, NY 14627, USA

<sup>d</sup> School of Psychology, University of Leicester, Leicester LE1 9HN, UK

<sup>e</sup> The Wright Institute, Berkely, California 94704, USA

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### ABSTRACT

Research has associated financial desire discrepancies (the gap between current and desired states) with poorer subjective well-being (SWB). Because acquiring more wealth appears ineffective in decreasing financial desire discrepancies, we examined whether a theoretically meaningful psychological factor, termed mindfulness, would close the aspiration gap by “wanting what one has,” and thereby enhance SWB. Study 1 revealed that mindfulness was associated with a smaller financial desire discrepancy, which helped explain a positive association between mindfulness and SWB in undergraduates. Two further studies with working adults showed that these results occurred independently of financial status and changes therein. A final, quasi-experimental study with mindfulness trainees extended these findings. Reasons why mindfulness may help to promote the perception of having “enough” are discussed.

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### 1. Introduction

Substantial empirical effort has been devoted to understanding the role of desire in the experience of happiness, or subjective well-being (SWB). Desire is a fundamental quality of human nature, and the literature clearly shows that when people are moving toward, or attain their desires, SWB tends to increase (e.g., Carver & Scheier, 1998). Conversely, when people feel a discrepancy or gap between what they have and what they want, they report lower SWB (Michalos, 1985, 1991).

Michalos' (1985) *multiple discrepancies theory* explains these results by proposing that happiness is inversely related to perceived discrepancies between what one has and various standards, including what one wants (desire discrepancy), the best one had in the past (past comparison discrepancy), and what relevant others have (social comparison discrepancy). Michalos (1985) found that measures of these discrepancies together explained considerable variance in happiness and satisfaction measures (49% and 53%, respectively). Of the major types of standards Michalos described, desire-related standards have been most strongly related to SWB (Lance, Mallard, & Michalos, 1995; Michalos, 1985; Solberg, Diener, Wirtz, Lucas, & Oishi, 2002). The prominence of desire related discrepancies in the prediction of SWB is also consistent with *evaluation theory* (Diener & Biswas-Diener, 2002; Diener & Lucas, 2000), which argues that desires and goals are chronically salient standards that are particularly likely to influence SWB.

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Desire for material wealth and possessions has been a major focus of research, especially as ever-increasing numbers of people around the world have been encouraged to participate in consumer culture and to desire wealth and the material goods and services that wealth provides (Diener & Oishi, 2000; Kasser & Kanner, 2004). The frequent promotion of high standards of wealth and consumption through advertising, media, governmental messages, and other sources may lead people to experience discrepancies between what they have financially and what they want, fostering decrements in subjective well-being. Research indeed suggests that wealth-related desire discrepancies are quite large relative to other major life domains (Solberg, Diener, & Robinson, 2004), and that wealth discrepancies relate negatively to subjective well-being (Solberg et al., 2002).

Given the important role of this “aspiration gap” (Schor, 1999) in SWB, the question arises as to how it can be reduced. The path encouraged by consumer culture and some forms of capitalism is to “get what one wants,” or meet one's standards by obtaining (more) money and wealth (Kasser, Cohn, Kanner, & Ryan, 2007). Yet the available evidence casts doubt on the efficacy of this path, insofar as narrowing one's financial aspiration gap by obtaining more money does little to enhance SWB for most people except the very poor. National surveys in the US generally show a modest

\* Corresponding author. Fax: +1 804 828 2237.

E-mail address: [kwbrown@vcu.edu](mailto:kwbrown@vcu.edu) (K.W. Brown).

relation between income and SWB at a single point in time, with correlations in the .10–.24 range (Diener, Sandvik, Seidlitz, & Diener, 1993; Easterlin, 2001b; Lucas, Clark, Georgellis, & Diener, 2004). Further, Diener and Biswas-Diener (2002) concluded that individual-level increases in income have no consistent or long-term effect on SWB. For example, in an analysis of data from four birth cohorts, Easterlin (2001a) showed that increases in income over the life span were not accompanied by improvements in SWB.

A second path to reducing financial discrepancies, then, is to “want what one has” by holding more modest standards (Diener & Oishi, 2000; Myers, 2000; Solberg et al., 2002) and being content that what one has is “enough.” For centuries, philosophers, spiritual teachers, and other scholars have advocated the curbing of desire as a means of enhancing well-being. To date, however, we are aware of only one study that has examined how reducing financial desires might improve SWB: Solberg et al. (2002) presented evidence suggesting that individuals who have more reasonable income desires are more satisfied than those whose desires cannot be fulfilled by their incomes. However, Solberg et al.’s (2002) research was based on hypothetical wealth and material goods scenarios, and in addition the question as to *how* individuals can obtain more reasonable desires was not addressed.

The present investigation examined whether the capacity called *mindfulness* might promote more modest wealth-related desires. Mindfulness refers to a state of receptive attention to present events and experience. While mindfulness varies from moment to moment within a person, considerable evidence also shows stable individual differences in mindfulness, such that those higher in trait mindfulness are more frequently attentive to and aware of their inner experience and behavior, and are more able or willing to perceive internal and external realities openly and without distortion (Brown & Ryan, 2003). Mindfulness is non-deliberative in nature, and unlike “self-awareness” and other forms of reflexive consciousness it concerns simple observation without analyzing, comparing or otherwise evaluating events and experience (e.g., Brown, Ryan, & Creswell, 2007). Instead, mindfulness concerns a non-interference with experience, by allowing inputs to enter awareness in a simple noticing of what is taking place.

Burch (2000) and Rosenberg (2004) suggest several reasons why mindfulness should promote a moderation of desire in general and of wealth-related desires in particular. First, because mindfulness involves being attentive to present-moment experience, it may encourage a savoring of experience, and thereby reduce desires for external pleasures that depend on money and material goods. In fact, Brown and Kasser (2005) showed that mindfulness was related to less emphasis on materialistic values such as wealth, image, and popularity and greater emphasis on intrinsic aspirations (i.e., relationships, community involvement, and personal development) that do not require major material inputs. Second, mindfulness may reduce the susceptibility to consumerist messages, as well as reduce the willingness to seek wealth and other extrinsic ends as a means to self-fulfillment, because the receptive attention to internal states promoted by mindfulness may facilitate attunement to deeper needs and desires. Indeed, mindfulness has been associated with engaging in behavior that is more volitional and self-endorsed rather than behavior that is mobilized by external pressures and conditioning (Brown & Ryan, 2003; Levesque & Brown, 2007). Finally, mindfulness may conduce to a greater acceptance of self and one’s circumstances (e.g., Baer, 2003; Kabat-Zinn, 1994), which may be reflected in a perception that what one has is sufficient.

### 1.1. The present research

Four studies investigated whether dispositional mindfulness promotes smaller wealth-related desire discrepancies, and

whether this path from mindfulness to smaller financial desire discrepancies is associated with higher SWB. In Study 1 we hypothesized that persons higher in trait mindfulness would report both higher SWB and smaller financial desire discrepancies. Second, we hypothesized that lower financial desire discrepancies would be related to higher SWB. Following Michalos (1985), we also tested whether this relation would be stronger than the relations of past and social comparison financial discrepancies to SWB. Third, we hypothesized a significant path leading from trait mindfulness to desire discrepancy to SWB. Notably, because finances represent only one domain of life that mindfulness may beneficially influence, we expected that financial desire discrepancies would only partially mediate the relation between mindfulness and SWB. In Studies 2 and 3, we tested our three hypotheses in American working-age adults using a community sample (Study 2) and a national sample (Study 3). Moreover, we obtained multiple indicators of personal and household financial status, and changes therein, to test whether the associations between mindfulness, financial desire discrepancies, and SWB exist independently of financial standing. Finally, Study 4 used a quasi-experimental design to test if training-related increases in mindfulness were associated with financial desire discrepancy declines and SWB increases, again after controlling for financial status.

## 2. Study 1

### 2.1. Method

#### 2.1.1. Participants

Participants were 221 British undergraduates (172 women, 49 men) who received course credit for participation. The average age was 20.11 years ( $SD = 2.58$ ). Most ( $n = 181$ , 81.9%) were Caucasian, 21 were Indian (9.5%), and the rest self-identified as members of other racial groups.

#### 2.1.2. Procedures and measures

The entire sample completed a battery of self-report measures in a single 1-h session. Among other measures the following assessments were collected for the present study.

#### 2.1.3. Mindfulness

The Mindful Attention Awareness Scale (MAAS; Brown & Ryan, 2003) is a 15-item trait measure assessing the frequency of open attention to and awareness of internal states and external events in the present. Because the items reflect absence of mindfulness, in which higher numbers indicate less endorsement, higher scores on the 0–6 scale (*almost always* to *almost never*) indicate higher mindfulness. Items include, “I find myself preoccupied with the future or the past;” “It seems I am “running on automatic without much awareness of what I’m doing;” “I find myself doing things without paying attention;” “I could be experiencing some emotion and not be conscious of it until some time later;” and “I find myself listening to someone with one ear, doing something else at the same time.” As these items help to illustrate, the MAAS excludes motivational, attitudinal, or well-being concepts that in the present context precluded conceptual or operational overlap with desire discrepancies and subjective well-being. The MAAS has demonstrated reliability and validity in numerous studies (see Brown, Ryan et al., 2007). In this sample, Cronbach’s alpha was .96.

#### 2.1.4. Financial desire, past comparison, and social comparison discrepancies

Two items representing each of these discrepancies were used (Michalos, 1985). To assess desire discrepancy, participants were asked: (1) “Consider your present financial situation in relation to

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