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## Self Indulgence...Competition for the Relational Dollar

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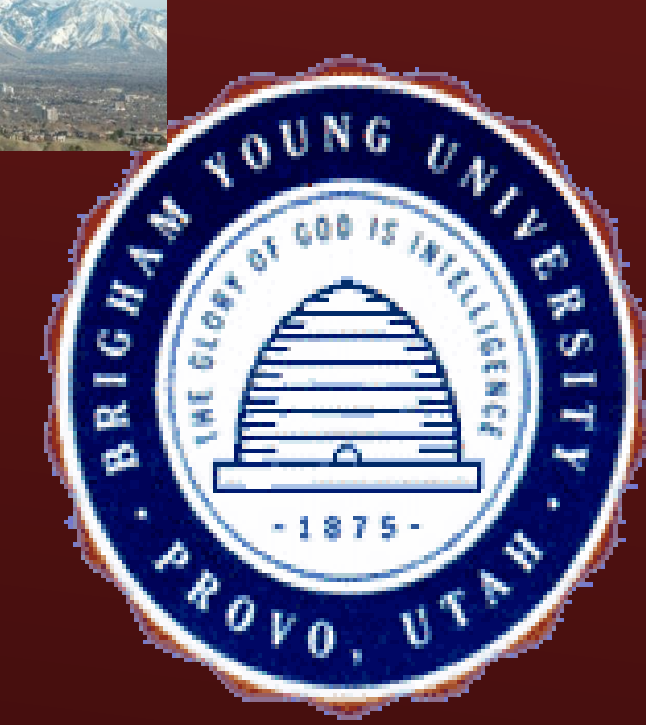
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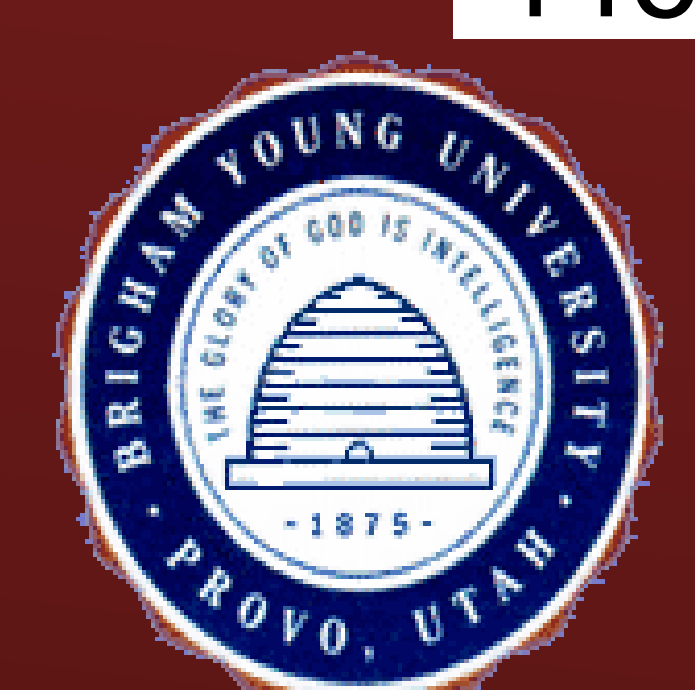
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# Self Indulgence... Competition for the Relational Dollar



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## Research Question

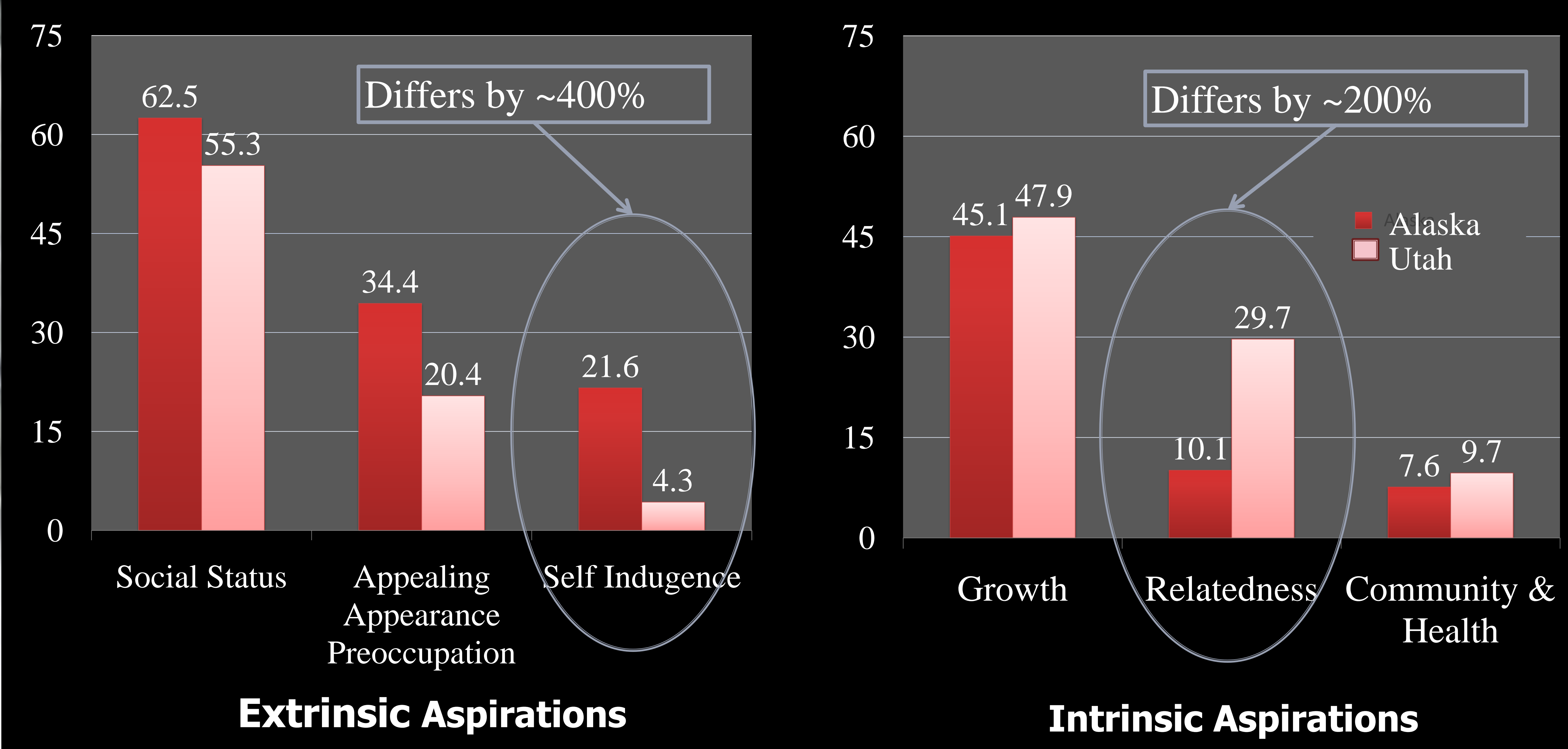
Comparing a sample of Alaska and Utah teens, what distinguishing differences emerge in their money aspirations?

### Introduction

Little is known about the development and the possible malleable nature of adolescent money and relational aspirations. This research examines the patterns and tradeoffs observed between money aspirations of youth from two disparate communities:  
**Alaska**—Prince William Sound  
**Utah**—Wasatch Front

Sample		
Adolescents	Alaska P.W.S.	Wasatch
Ages	11-18	11-18
Caucasian	54%	91%
Filipino	21%	--
Native	13%	--
Other	12%	9%
<b>Sample N</b>	<b>82</b>	<b>377</b>
Respondent Mothers		
Education	%	%
Less than H.S.	13	8
H.S. Grad	32	27
Some College	25	31
College Grad	24	31
Post College	6	4

### Adolescent Money Aspirations : a sample from Alaska and Utah



### Variables Defined

- Extrinsic aspirations:**  
 Social Status—pursuit of activity, career, home & vehicle ownership to gain attention and impress.  
 • Appealing Appearance—preoccupied self-decoration, body shape, fashion to attain social image.  
 • Self Indulgence—pursuit of leisure & easy living without assuming age-appropriate responsibilities.
- Intrinsic aspirations:**  
 • Growth—actualizing activities leading to independence and self-sufficiency, e.g. career development.  
 • Relatedness—an expressed intention or desire to share life with family and friends.  
 • Community and Health—service, and civic participation.

### Method

Using the work of Beutler et al (2008), surveys were issued to 187 middle school students and 190 high school students. Data was gathered through surveys that asked the participants to describe themselves, their house, their car, and their activities at their futuristic “Living Well” age. Responses were coded and evaluated using:

- Grounded Theory Methodology (LaRossa, 2005)
- Variable, Concept, and Indicator Model (Beutler et al, 2008)
- N-Vivo 2 or 8

### Self-Indulgence

Those classified as self-indulgent focused on living for themselves, omitting relationships or concern for others, hoping for material possessions and vacations to please themselves, wishing to live without major cares, or just working enough to get by.

### Conclusions

**Appealing Appearance, Self-Indulgence and Relatedness** were the three most distinctive and contrasting aspiration patterns observed between adolescents from the Alaskan sample and those of the Utah Sample (see above bar chart).  
**Evaluation revealed** that a pattern of self indulgence, aspirations for easy living & lack of age appropriate responsibility came at a reduction in relatedness—time & dollars spent in support of family and friends.

Beutler, I.F., Beutler, L.B., & McCoy, J.K. (2008). Money aspirations about living well. *Journal of Financial Counseling and Planning*, 19 (2).  
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