Savings, Spending, and Self-Control: Cognition versus Consumer Culture

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Abstract

Recent economic literature puts forth “behavioral” perspectives on self-control as a means of understanding oddities of consumer behavior: spending too much, saving too little, borrowing too much on costly credit cards. This article argues that the behavioral emphasis on cognition overlooks the extent to which issues of self-control are framed, elaborated, and sustained as problematics of contemporary consumer culture. As such, they are rooted as much in the social, cultural, and economic dynamics of capitalism as they are in the human mind.

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The one thing that would utterly destroy the new capitalism is the serious practice of deferred gratification.

—Daniel Bell, The Cultural Contradictions of Capitalism (1976: 78)

1. Introduction

Recent economic literature puts forth “behavioral” perspectives on self-control as means of understanding consumer behavior. Whereas standard lifecycle theory views consumption and saving as determined through rational intertemporal optimization subject to budget constraints, observed patterns of household behavior seem inconsistent with the theory: households seem to spend too much, plan very little, save hardly at all, borrow too much on costly credit cards, and buy too often based on whim, habit, fad, and fashion.1

1. See, for example, Summers and Carroll (1987); Ausubel (1991); Bernheim et al. (2002); Bertaut and Starr-McCluer (2002).

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Thus, a growing body of work explores alternative “behavioral” representations of consumers, in which decisions may reflect such mechanisms as imperfect self-control, nonlinear discounting, heuristic risk calculations, emotion and feeling, and/or effects of context.\(^2\)

Of particular relevance for understanding broad patterns of consumption and saving are models in which consumers have a problem with self-control. The problem is often represented as a bipolarity in which a rational “planner self” capable of making decisions based on intertemporal optimization struggles with a desirous “doer self,” who wants to act for the here-and-now.\(^3\) To overcome the potential for time inconsistency, the consumer will aim to set up “commitment devices” to enforce self-control, such as saving into specially designated retirement accounts (Laibson et al. 1998) and more colorful practices like freezing credit cards into the ice tray (Ausubel 1991).

_Homo psychologicus_ is in many respects a significant improvement over the much-criticized _homo economicus_. The behavioral approach has no “universalizing metanarrative” for human behavior: individuals act according to a multifaceted collection of rules and practices rather than a single, over-arching optimizing mechanism; moreover, these rules and practices are not assumed to be fixed and universal, but rather may vary by context and change over time (Laibson 2003).\(^4\) There is no acceptance of Friedman’s “as if” proposition but rather an intention to identify specific behavioral mechanisms and validate them through empirical research (Laibson 2003). Decision-making processes are not necessarily detached from feeling and emotion, but rather can be rooted in the visceral and in the body (Loewenstein 1999; Gifford 2002).\(^5\) Also, cognitive capacity is recognized to be limited, favoring use of heuristics and habits to navigate choices while minimizing burden.

And yet explorations of _homo psychologicus_ share a key shortcoming of _homo economicus_ that has long concerned social, institutional, and radical economists: namely, that efforts to understand individual behavior largely begin and end in the individual brain and body. While there is some elementary sense in which behavior must be embodied, given the ample evidence that everything from basic “tastes” to bargaining behavior varies across cultures (Bowles 1998; Roth et al. 1991), an enormous part of the specifics of behavioral repertoire must be strongly shaped by culture. The danger here is that, by attributing to cognition things that arise from life in culture, policy conclusions may only superficially address underlying problems. Thus, for example, recent discussions of using “benevolent paternalism” to save people from their own self-control problems (e.g., by obliging them to save into 401(k) plans) may be seriously misguided if cognition _per se_ is not the underlying source of self-control problems.\(^6\)

This article explores the question specifically with respect to self-control and consumption, highlighting some avenues by which we could fruitfully begin to think about these issues. I revisit the arguments of Adorno-Horkheimer, Veblen, and Galbraith, who

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2. Among the major contributions to this literature, see Thaler and Shefrin (1981); Shefrin and Thaler (1988); Hoch and Loewenstein (1991); Loewenstein and Elster (1992); Laibson (1997); Laibson, Repetto, and Tobacman (1998); O’Donoghue and Rabin (1999).


4. In this sense, whereas _homo economicus_ was modernist, _homo psychologicus_ is decidedly non-modernist, or perhaps postmodernist in the sense of the unintegrated, dynamic functionality described by Lyotard (1984).

5. On emotions, see also Elster (2000).

saw desire for high material consumption and problems of controlling spending as growing out of narratives of consumer society; yet I aim to re-conceptualize the position of individuals in their stories, not as passive objects of media messages, but as actively navigating the signs and symbols of the consumption domain. I then explore cultural representations of self-control problems, including methods of teaching children about spending and media portrayals of consumption as punctuated by moments of lapses in self-control, arguing that these representations in turn play a role in shaping behavior. In this way, I seek to establish that, as much as self-control problems may be enacted in the realm of cognition, their “root causes” are located as much in the social, cultural, and economic dynamics of capitalism as they are in the neuropsychological domain.

2. Locating Desire for High Consumption

For standard consumer theory, the desire for high consumption is located in preferences: because “more is better,” people naturally consume more when their incomes rise, with the composition of consumption reflecting underlying tastes and preferences (Stigler and Becker 1977). While standard theory may accept that needs and wants are shaped by social and institutional context, the mechanisms by which this shaping may occur are not brought into focus, nor is it accepted that economic structures and processes play much of a role in preference formation. The point of departure of alternative perspectives on consumption is that economic structures and processes are closely connected to “preferences” in high-consumption societies like that of the United States. In this view, the desire for high consumption does not reside in properties of brain and body, but rather is a consequence of learning, living, and interacting in a sociocultural setting in which material acquisitions and satisfactions are prioritized.

Some seminal thinkers have explored how the desire for high consumption might grow out of the culture, society, and economy of contemporary capitalism. Adorno and Horkheimer (1972[1944]) advanced the idea that the “culture industries”—film, recorded music, magazines, fiction, radio, television—inculcated values consistent with the needs of consumer-oriented capitalism; they order and condition consumers’ wants and needs to match companies’ needs to sell products, subordinating people’s “authentic” thoughts and feelings while channeling their desires into predictable rhythms of work, leisure, and consumption. Galbraith (1998[1958]) highlighted a central role of advertising in “contriving” consumer demand, with media messages instilling in consumers needs and wants that they

7. Thus, for example, Stigler and Becker’s (1977) classic article arguing against the idea that advertising affects consumption.

8. Certain limitations of these discourses of “consumer behavior” should be noted. They implicitly situate consumers in social, economic, and cultural spaces in which spending on basic physiological needs is a minor component of total spending; as such, they pertain to a particular segment of the world’s population, located mostly in advanced industrial societies and moreover in relatively advantaged segments thereof. Also, no account is made of the fact that, within this group, large components of spending may seem non-discretionary because of sociocultural norms: for example, that a middle-class lifestyle “requires” a detached single-family home, one motor vehicle per adult driver, and no children doubled up in bedrooms.

9. See also Fine (2002) on the subject of relations between the material and the cultural in the domain of consumption.
would not otherwise have; this distorts patterns of resource allocation toward commercial production of consumer goods, and away from activities not promoted by contrivance such as parks, libraries, and museums. Veblen (1994[1899]) interpreted tendencies toward high consumption as a manifestation of social competition in a materially secure environment where visible aspects of lifestyle can be used to signal status. Contemporary analysts view this problem as leading to a “tragedy of the commons” in which people consume more than they otherwise would, because other people do, with detrimental implications for environmental sustainability.

In contrast to neoclassical consumers, consumers in these representations have highly plastic wants and needs and largely interpret product and media messages as intended. This passivity is frequently cited as a reason to reject a role of advertising in promoting high consumption; with advertising ubiquitous and people widely recognizing its manipulative intent, it seems unlikely that the marginal media message would have anything other than a negligible effect. However, this rejection falsely dichotomizes possible effects of advertising; especially given the ubiquity of media messages and imagery in everyday life, it is not only unlikely that they mold behavior perfectly, but also highly unlikely that they have no influence at all.

Moving beyond this false dichotomy requires richer conceptualizations of media messages and imagery, in particular an understanding of where they fit into the interrelationships between individuals and social structures and institutions. Conceptualizing such interrelationships has of course been of central concern to social, institutional, and radical economists (Davis 2003). Here there are many possibilities of using insights recently provided by, for example, Bowles (1998), Davis (2003), Hodgson (2003), Amariglio and Ruccio (2003), and Pietykowsi (2008), along with perspectives from contemporary social theory, to revisit the seminal ideas of Adorno-Horkheimer, Galbraith, and Veblen, aiming to re-craft their narratives in ways that avoid aggrandizement of business power and allow for the agency of consumers.

In this regard, it is valuable to recognize that media messages and imagery—whether in advertising, film, television, radio, recorded music, magazines, or books—have some similarities to the domain of goods more familiar to economists. Media messages and imagery are produced by businesses with profit in mind; they compete with other messages and images; they aim to appeal to consumers, but may or may not hit their mark; they tend to be copied if successful and disappear if not; and the utilities they yield depend on their value and meaning in the context of consumers’ lives (and so are not directly controlled by suppliers). These circuits of production and consumption of meaning have grown out of analogous circuits for goods, yet their ubiquity, complexity, and self-referential character give the former some degree of autonomy from the latter—to the extent that social theorist Jean Baudrillard (1969) sees the “political economy of the sign” as having displaced that of production as the central problematic of contemporary capitalism.

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10. See also Bourdieu (1984).
11. See, for example, Bagwell and Bernheim (1996), Schor (1999), and the chapter in Frank’s (1999) book, *Luxury Fever*, entitled “Smart for One, Dumb for All.”
12. The classic expression of this view is Stigler and Becker (1977). Currently the average U.S. consumer watches four hours of television per day, during which time some 150 ads appear (Shenk 1998; Hagel and Singer 1999).
While few economists will want to go all the way to Baudrillard’s conclusion—that the significance and reality of the material world have simply faded away—\textsuperscript{13} he is surely right to stress that media messages and imagery strongly shape the experience of social life in “consumer society.” Along with everyday participation in institutions such as family, school, and workplace, connections to social life via television, film, print media, popular music, etc., contribute importantly to establishing perceptions of social realities (Fiske 1987; Kellner 1995; O’Guinn and Shrum 1997; Shrum, Wyer, and O’Guinn 1998; Dolfsma 1999). They also generate large banks of shared values and images from which social valuations of consumption are derived, for example, with regard to physical appearance, style, class, and gender presentation. In so far as these shared values and images work to constitute preferences—understood in the broadest sense of “reasons for behavior” (Bowles 1998)—they will in turn shape perceptions, choices, and decisions in the consumption domain. Thus, these circuits of production and consumption of meanings are not at all extraneous to circuits of production and consumption of goods, but rather relate integrally to them.

An implication of the similarities between media messages and imagery and goods is the likelihood that widespread recurrent messages and images in some sense reflect \textit{articulations} between pieces of information that suppliers want to convey, and pieces of information that consumers find meaningful, valuable, pleasurable, or otherwise positive in their own lives.\textsuperscript{14} This is not to say that the information as “decoded” by consumers is the

\textsuperscript{13} Baudrillard (1981: 63) famously remarked, “The empirical ‘object’ . . . [is] a myth. [It] is . . . nothing but the different types of relations and significations that converge, contradict themselves, and twist around it.”

\textsuperscript{14} The notion of “articulation” as used here is because of Hall (1980), extending the insights of Gramsci. It refers to the idea that, as much as cultural messages produced by dominant social forces aim to reinforce the existing social formation, the meanings people attach to them are not fully determined, but rather are shaped appreciably by the contexts of their own lives.
same as that “encoded” by producers; on the contrary, as emphasized by Hall (1980), consumers may accept or reject the intended content of a message, or they may construct their own negotiated meanings from its elements. But it does suggest a need to see messages and imagery not as foisted on undiscerning consumers, but rather as aiming to address their perceived concerns in ways that advance suppliers’ agendas.15

And yet media messages and imagery point not only to ways in which goods can be used to realize desires; they also portray, explore, and elaborate on representations of consumption itself. On one hand, it is widely recognized and discussed that media messages and images prominently celebrate the possibilities of using goods to realize desires, and so may create a bias toward high consumption (Schor 1999). On the other, consumption itself is represented quite variably, sometimes positively, sometimes negatively, and sometimes (as we will see) in volatile compounds of both dimensions. Indeed, negative views of spending and positive views of thrift and saving appear not infrequently in media representations and are widely recognized as socially preferred: that materialism is hollow, excessive spending is wasteful, saving for the future is good, and being in control of your finances is important. Thus, as much as critical popular media portray American consumers as obsessed with material living standards (e.g., as in the popular PBS series and related book Affluenza), when asked directly about their values, people rank the pleasures of consumption low in their priorities; for example, as shown in Figure 1, respondents to the 1993 General Social Survey of the University of Chicago placed such considerations as faith in God, having a fulfilling job, and having children way ahead of “having nice things” in reporting their values.16

15. Thus, for example, Starr (2004a) analyzes the role of women’s magazines in working out images of the “working woman” in the 1970s and 1980s. Aiming to build revenue from both subscriptions and advertising, they floated ideas that readers might find valuable in using paid work to overcome dissatisfaction of traditional female identity, while also crafting a vehicle for product messages that advertisers would favor. As such, they stressed possibilities of using products to shape identity and realize desires (especially for attractive, effective, physical appearance, and caring, efficient, pleasant home life), while also playing into a shift in social valuation of female identities: away from those centered on traditional feminine pursuits, toward those centered on intensified labor-force involvement, consumerism, and commodified private life.

16. Author’s computations from the General Social Survey. The set of questions asked of respondents read: “I’m going to read you a list of some things that different people value. Some people say these things are very important to them. Other people say they are not so important. Please tell me how important each thing is to you personally, using the responses on this card (HAND CARD TO RESPONDENT). How about {value}? Is it one of the most important values you hold, very important, somewhat important, not too important, or not at all important?”

17. Again, on this latter point, see Summers and Carroll (1987) or Bernheim et al. (2002).
proscriptions and relations provide some amount of guidance as to how these tensions should be managed, but in the end it is up to people to acquire, adapt, and refine their own strategies for navigating this terrain. This requires, as Foucault would call it, an ongoing discourse of “self-regulation,” where people navigate their everyday choices in part by invoking narratives and practices from social and cultural representations in their inner monologues of self-control. This suggests a need to be mindful of the common and contradictory media representations of consumption, because they can feed back into behavior and in the process contribute to the constitution of consumption itself.

3. Consumption as a Problematic of Self-Control

This brings us back to the issue of particular concern in this article: of the role of culture in the self-control problems that contemporary consumers are thought to experience. Part of the reason for rising interest in problems of self-control is the basic resonance of the idea that in matters of consumption people struggle against their desires, longing to do things immediately that optimally should be deferred (spending) or abstained from altogether (drugs, smoking, overeating, gambling). While the tendency in recent economic research has been to search for the source of this resonance in cognition, assuming that it arises from the hardware of the human brain and body, there is a conflation here of the “underlying” consumer reality with cultural representations of its problematics and practices.\(^{18}\) On one hand, observed consumption practices are likely to reflect both basic human ways of dealing with choices and, as argued above, the institutional, cultural, and social influences that have worked on and been incorporated into the self.\(^ {19}\) On the other, part of the reason why issues of self-control resonate well is that self-control problems feature regularly in cultural representations of consumption, as will be shown shortly. Without recognizing this conflation and sorting out its strands, the search for self-control problems in cognition will not recover their “structural” determinants, but rather the “reduced form” mechanisms by which cultural processes have been “embodied.”

As a step in this direction, it is useful to describe portrayals of self-control problems in two common representations of consumption: (1) in the framing and naturalization of consumption problematics in the ways that children are taught about spending and saving, and (2) in motifs in advertising and media that show desires and longings for goods and experiences as intermittently hard to control. Both types of representations highlight the tension between material longings and the need to tame them, while treating the taming process as problematic and at risk of lapses. As such, they contribute to framing, elaborating, and sustaining ideas about difficulties in maintaining self-control, which may then feed back into shaping behavior.

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18. The term “cognition” is used here as it is understood in psychology and in the emergent field of “neuroeconomics”: as a set of mental processes used by people to perceive, order, process, and retrieve information, which often uses heuristics and shows effects of context and internal mental states. See Kahneman, Slovic, and Tversky (1982); Kahneman (2003); Camerer, Loewenstein, and Prelec (2004).

19. Of course, the tension between doing what is most pleasurable now and what is best in the long run has broad cultural groundings, as in the fable of the grasshopper and the ant.
3.1 Allowances for Children and Learning About Self-Control

The learning of consumption attitudes and behaviors begins in childhood, often casually through everyday family life, and/or through the practice of “teaching children about money.” In the United States there is a relatively standard message about teaching children to manage money, which can be found in any number of magazine articles, popular child-rearing books, and special books on kids and money. In narratives on this subject, children are typically portrayed as having generalized feelings of longing, curiosity, acquisitiveness, and fascination with novelty, which lead them to want things. To help them productively tame and order their desires, parents are advised to give an allowance. The standard advice is to start an allowance when a child is six or seven; give it reliably on a weekly basis; set the amount based on family finances, values, and patterns in the community; and increase the amount annually in a pre-specified way. Such a program is said to let the child figure out how to spend her money wisely: she may “make mistakes” at the outset, but will quickly learn how to make good choices; because her money is limited, she will work out how to get the most from it, and will also realize that she can buy better things by “saving up.”

One can see in this program an incipient version of the bipolarity of self-control models; the consumption problem is framed as one in which a rational “planner self,” facing an income stream that is regular and certain, subordinates the desirous “doer self” through habit and a natural optimizing impulse elicited through structured practice. Vague desires and longings are coded as potentially satisfiable and inserted into a practical problem in which waiting is both difficult and rewarding. Conceivably, one could argue that this program is simply instruction in deferred gratification, rather than a stylization of a self-control problem (and indeed perhaps this was its historical intent). Yet this dry account of order, discipline, and the virtues of self-regulation ignores the context within which allowances are given. With widespread television viewing and the relaxation (in the United States) of restrictions on advertising to kids, children are bombarded in everyday life with media messages and imagery targeted toward them that trumpet the great appeals of goods, especially for fantasy, discovery, novelty, and fun. Advertising during the holiday season especially invokes strong longings and desires for goods—what with the mystery, expectations,

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20. For general discussions of this subject, see Webley et al. (2001) and the collection of articles on economic socialization in the Journal of Economic Psychology, 1990 (Vol. 11, No. 4).
21. For example, Dr. Spock (1998) gives standard advice in this area.
22. That this may actually “work” is suggested by a few studies finding that people who received allowances in childhood tend to save more in adulthood. However, it is also true that allowances are more common in families where resource constraints are not tight, so the correlation may reflect some connection between family background and saving other than a causal effect of allowances. See Maital and Maital (1978).
23. Note that allowances are not universally practiced: about one-third of U.S. families have regular allowances, with another one-fifth having more informal or intermittent systems; Webley et al. (2001: 33–34) review available studies. In most families, with or without allowances, there is usually broad, active discourse about spending and values that play into numerous strands of debate: over defining wants versus needs, authority versus independence, and realistic material expectations given family class.
24. In 1984, the Federal Communications Commission lifted controls on the number of advertising minutes per hour in children’s programming. In 1985, a previous ruling was reversed, restoring the legality of product-based programming; by the end of that year, all of the ten best-selling toys had been featured in their own TV show or on a TV special.
and colorful traditions associated with receiving gifts, and the magical connections drawn between wanting things and receiving them. By highlighting the very great number of things that one could conceivably enjoy having, such messages and images celebrate, illustrate, and elaborate on the idea of unlimited “wants.”

Although critical popular media understand children to be especially vulnerable to advertising claims, just as with adults, one should not assume away too much of their agency. Thus, for example, studies show that children learn fairly early on to be skeptical of aggrandized claims made in advertisements. Still, the broader position they occupy as consumers-in-training is one of peering into the attractive worlds of goods from a point of view of exclusion and limited access, and of never really knowing the extent to which resource constraints are binding. On one hand are the rigidities and discipline of allowances and the need to wait for the gift giving of birthdays and holidays; on the other, the unexpected moments of generosity and indulgence by adults and the regular opportunities to use “pester power” on them (Webley et al. 2001: 23). Consequently, the “consumption problem” that ends up being framed for them is not one of simply limiting and structuring modest longings to fit within a rigidly fixed budget constraint; rather it is one of navigating tensions between wanting things and getting them, of mostly having to manage, postpone, or subordinate longings but intermittently having them satisfied through contrived rewards to waiting or through unexpected largesse.

3.2 Media Representations of the Problematics of Self-Control

Beyond a grounding of internal monologues of self-control in childhood experience, other representations of consumption portray self-control as an intermittent but intense problem with which all kinds of people grapple. It is not that this portrayal is always woven into consumption representations, and it ought to be understood relative to other portrayals, but it appears recurrently and commonly enough in different variations to constitute a recognizable theme. Several examples will illustrate:

**Cue-induced self-control problems.** A common advertising motif portrays moments when it is natural, and even humorous, to experience material desires in ways that are difficult to control. In the narrative, a person recognizes a “cue” that provokes intense desire for a product—a cold beer or soft drink, crunchy potato chips, a juicy cheeseburger—setting the person into a hypnotic state whereby he must have it, even if it involves physical risk, ingratiating behavior, lies, deceit, or taking something away from a child. Of course, such messages are not expected to literally hypnotize people into seeking out the product immediately, only to highlight an especially desirable feature that may bring the product to mind in some future circumstance. Still, the repetition and elaboration of such messages portray

25. For example, Vance Packard’s (1957) hugely influential book, *The Hidden Persuaders*, included a chapter on “The Psycho-Seduction of Children.”

26. A widely cited study by Gaines and Esserman (1981) asked children ages four through eight about cereal commercials that had appeared during a cartoon they had just watched. Almost two-thirds of the four- and five-year-olds had some grasp that the purpose of the commercial was to “get you to buy it,” and over one-half of them assessed its claims as only questionably true, saying “you can’t believe what they say because they want your money.” However, other studies do not find these recognitions until somewhat older ages (Webley et al. 2001: 29–30).

27. On this topic, see also Maital (1982) and Sonuga-Barke and Webley (1993).
and naturalize the idea that products can inspire great allure, to the extent that reaction may at times be hard to control.28

**Temptations invoked by credit cards.** Messages in credit card advertising are often criticized for promoting overspending by stimulating fantasies of high purchasing power (thus, the American Express slogan “the world at your fingertips”).29 Yet credit-card advertising also mixes in messages of negative consequences of excessive spending. An example particularly relevant here is a television commercial aired by Discover Card as part of a campaign to raise cardholders’ understanding of “how credit cards work.”30 The commercial shows a college student whose father has given him a credit card “only for emergencies,” yet he begins using it in situations that only with naïveté or imagination can be construed as “emergencies” (e.g., for pizza at a party). The commercial ends with him answering a knock at the door, wearing new scuba gear, to find his stern-looking father holding the credit card bill.31 On one hand, the narrative naturalizes fantasies of unlimited consumption and portrays the temptation to indulge it irresponsibly as youthful, imaginative, and fun; while obviously all of the youth’s purchases fall in the domain of “wants” and not “needs,” they are not personally or socially destructive or otherwise morally negative, but rather explore in fantasy style some identities he might like to have (e.g., being popular at a party). On the other, there is a clear message that interludes of release from resource constraints, while almost intoxicating, tend to come crashing to a halt, with the realization that all those swirling fantasies must be put back in the bottle. In the end, the message is that lapses in self-control are natural (especially among those without experience in controlling themselves), and that moments of indulging temptation may be wonderful while they last, but ultimately they are unsustainable and so cannot factor regularly into daily behavior.

**Shopaholics anonymous.** Discretionary shopping, particularly at the mall, features often in cultural representations of consumption as a highly pleasurable activity of primary interest to women. One can buy any number of greeting cards, key chains, bumper stickers, coffee mugs, T-shirts, etc., to identify oneself as a passionate shopper: “I shop therefore I am,” “shop till you drop,” “when the going gets tough, the tough go shopping,” “a woman’s place is in the mall,” and “born to shop.” While representations of shopping are densely packed with messages about gender, power, and resistance,32 the subset of shopping motifs that interests us here concerns problems experienced by passionate shoppers from temptations to go overboard: to spend too much money, buy unnecessary items, and/or become “compulsive” about shopping. As in the credit card advertisement described above, this temptation is often portrayed humorously, as for example in the notion of “Shopaholics Anonymous”: shopping may be an activity one intensely longs to do, just as an alcoholic

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28. Interestingly, Laibson (2001) develops a formal cue-based model of consumption in which consumer behavior is characterized by endogenous cue sensitivities, costly cue-management, and cue-based spikes in impatience; he also considers the implications of such behavior for the ways in which firms package and position goods.

29. Though note that AmEx is a charge card intended to be paid off each month.


31. College students are thought to be especially prone to misusing credit cards, for which the industry has been criticized. Roberts and Jones (2001) discuss research on this subject.

32. A large cultural-studies literature delves into representations of shopping and their connections with gender, identity, power, and class; for an influential contribution, see Fiske (1989), particularly the chapter on “Shopping for Pleasure: Malls, Power, and Resistance.” Pierrykowski (2003) discusses shopping in relation to economic representations of consumption.
longs for a drink, but whereas alcohol consumption is extremely destructive for an alcoholic, the consequences of most shopping sprees cannot be said to be harmful to the same degree (i.e., causing lasting damage to the body, and undermining ability to maintain functionality in daily life).

Again, this framing of shopping embeds a naturalization of both the pleasures of acquiring things and the underlying risk of excess. While these portrayals tend not to explore adverse consequences of going overboard (instead showing how one *can* go overboard without doing too much damage by shopping at low-price, high-value outlets), there is a parallel set of representations concerned with the “dark side” of excessive shopping. In particular, a large selection of mass-market self-help books—with titles such as *Women Who Shop Too Much: Overcoming the Urge to Splurge* (Wesson 1991)—aim to help readers regain their self-control. Here the self-control problem is discussed as significant and socio-psychological, with claims often made (erroneously) that the American Psychiatric Association recognizes compulsive shopping as an impulse-control disorder,33 companies and advertisers are also held responsible for instilling in consumers excessive longings for things. Compulsive shoppers are said to experience a common cluster of symptoms: they routinely shop to avoid or fix bad feelings; their shopping trips begin with “heart-palpitating highs, but . . . end in regret, self-recrimination and depression” (Wesson 1991: 5); they often buy things they never use; when they are not shopping, they are thinking about shopping; and their spending causes financial distress, especially accumulation of large debts.34 The general prescription for overcoming this problem is to (a) figure out the reasons for the compulsion, which is framed as being rooted in some unfulfilled central emotional need or anxiety that one is subconsciously trying to relieve through shopping,35 and (b) follow specific steps to change one’s habits and behaviors to stamp out possibilities of losing self-control.36

Of course, a significant issue here is whether identifying “compulsive shopping” as a specific disorder works to constitute it; that is, whether shoppers experience and act on their thoughts and feelings differently because the concept of shopping compulsion is recognized (just as public discussion of “hysteria” in Freud’s era seems to have produced more cases of it). While one can only suggest that this seems likely, for present purposes the important point is that, in these narratives of lapse and recovery, consumption is portrayed as an especially tense and difficult problem, in which strong desires for things, after they have been allowed to run amok, can only be conquered through personal transformation centered around re-establishment of self-control.

33. Such claims are so common that the American Psychiatric Association (2003) issued a press release clarifying that compulsive shopping is *not* included as a disorder in its Diagnostic and Statistical Manual of Mental Disorders (DSM-IV-TR), nor do they plan to add it to the DSM-V. Still, it is potentially interesting to consider why compulsive shopping should be excluded from the DSM, when seemingly similar disorders are included (e.g., compulsive gambling).

34. Academic studies find similar constellations of characteristics of “compulsive shoppers.” See, for example, the study of O’Guinn and Faber (1989).

35. These mostly have to do with relationships and self, such as loveless marriages, unresolved issues from childhood, poor self-image, and inadequate self-development.

36. In addition to the self-help avenue, there has been increasing exploration in the psychiatric community of strategies for treating compulsive shopping with medications developed for impulse-control problems and/or depression. See, for example, Stanford University Medical Center (2002).
4. Recurrent Portrayals of Self-Control Problems

In sum, self-control problems are commonly found in cultural representations of consumption, as part of a problematic in which material longings are great and must be tamed, yet taming them is difficult. I have argued that cultural representations can play a role in shaping behavior, not because people are passive objects of advertising and media, but because they sort through ideas and images supplied through cultural circuits and use those which they find to be meaningful, valuable, pleasurable, or otherwise positive in their own lives. Thus, representations of self-control problems may shape consumers’ views of consumption by calling attention to the tension between desires for things and the fundamental need to regulate them; then to the extent that the perception and contemplation of this tension affects how people experience and navigate their consumption choices, these representations in turn will feed back into behavior.

A question remains as to why notions of self-control problems are relatively prevalent in representations of consumption. A simple “consumerist” view would have it that companies benefit from getting consumers to see themselves as having unlimited wants and periodically pursuing them with abandon, resulting in spurts of excess spending that are profitable for companies while putting consumers in the hole. Clearly it is true that companies benefit from positive portrayals of consumption and clearly, as the quote from Daniel Bell’s *Cultural Contradictions of Capitalism* reminds us, high-consumption of goods and services with weak tendencies toward satiety has been central for advanced-capitalist growth—especially in the United States, where rising incomes have not been associated with declining work hours as has been the case in Europe. But again, the dense field of cultural and media messages about consumption is not monolithic; there are not only dominant messages extolling the joys of buying things, but also contrarian messages about prudence and saving for the future, and subversive messages rejecting the material obsessions of the contemporary age—as in the annual campaigns by the organization Adbusters for a “Buy Nothing Day” in the peak shopping period between Thanksgiving and Christmas. Thus, it is not productive to treat themes of self-control problems as simply part of an integrated ideological scheme to promote high consumption, especially when many of them entail undertones of caution against precisely this.

At the same time, a simple “essentialist” view might see these representations as reflecting inherent time-inconsistency problems in the domain of intertemporal choice: if human cognition embeds a chronic dialectic between the rational doer self and its desirous alter-ego, and if this is an essential property of cognition, then portrayals of intermittent loss of control in consumption may just reflect “real life.” However, as argued above, if the essentialist view must be discounted, and both suppliers of media messages and imagery and consumers of them should be thought of as having agency, then recurrent portrayals of self-control problems are better seen as articulations of pieces of information that suppliers benefit from conveying, and pieces of information that consumers in some way value, rather than direct reflections of what businesses want or how consumers are.

In this regard, it is indeed beneficial, for many companies, to float the idea of self-control problems to inspire moments of indulgent spending on the types of items they sell. This is

37. Thus, for example, work hours per capita rose 20 percent in the United States between 1970 and 2002, while they fell 12 percent in the EU-15 (OECD 2004: Ch. 1).
not a matter of promoting spending that is regularly and widely excessive relative to means and frivolous in composition; such a stance both would run against socially-favored values of spending in balance with means and wisely in composition, and would exacerbate problems of liquidity and solvency in the consumer domain. On this latter point, it is notable that major credit-card companies, which dominate the industry and so can hope to capture returns from efforts to shape their use, specifically portray the joys of spending as needing to be tempered by an undercurrent of self-restraint; these companies profit when many people accumulate moderately large balances on which they pay interest, yet would face problems if majorities of consumers chronically ran up debts that could not be sustainably serviced.38

At the same time, for consumers too, the idea of themselves as subject to periodic lapses of self-control provides a form of sanction for such moments, creating opportunities to throw off, temporarily, one or another constraint that burdens them in everyday life. That this process of restraining desire and intermittently giving in to it reflects more than just wants for goods is suggested by the fact that goods bought “on impulse” seem to relate specific sorts of aspirations: for desirable gender attributes, love and caring in relationships, or an enviable lifestyle relative to one’s community or class. Thus, for example, studies find notable differences in types of goods bought “on impulse” by men and women, with men tending to buy instrumental and leisure items projecting independence and activity, and women tending to buy symbolic and self-expressive goods concerned with appearance and emotional aspects of the self (Ditmar, Beattie, and Friese 1995). These patterns both reflect expected roles of men and women and at the same time bolster gender projections to be in line with ideals.

In other words, the idea of intermittent loss of self-control works to create an occasional freedom to reach into the world of goods and grab a token of unrealized aspirations, providing a moment to enact hopes of being more than one is in everyday life, and of being released from real and perceived constraints that work against these hopes. It is simplistic to equate the aspirations with material “wants” or to construe “constraints” as strictly financial: in a world in which goods constitute the language through which identities are crafted, displayed, and understood, both wants and constraints also reflect aspirations for freedom from the power relationships that bear down in everyday life, including those related to gender, race, class, and sexuality.39 In this sense, moments of unrestrained spending sustain and rehearse such hopes of liberation, regardless of possibilities of realizing them in a sustained way.

5. Concluding Thoughts

In short, while there is much to be said for the turn away from homo economicus toward a more multifaceted and interesting homo psychologicus, the tendency in the new literature

38. Nevertheless, it is important to note that in the United States, ads promoting prudence in spending became more prevalent around the time of the 1997-98 congressional hearings on consumer bankruptcy laws, when credit-card companies were much criticized for encouraging consumers to run up excessive debts (Schlesinger 1998; Manning 2000). Ironically, however, these ads contribute to the constitution of the phenomenon they seem to warn against insofar as they highlight that occasional lapses in self-control are natural and understandable, rather than dreadful episodes to be fought against. This illustrates a potential for complex feedback effects between media messages and consumption. I am grateful to Gary Mongiovi for pointing this out.

39. For examples of works that elaborate on this idea, see the collection edited by Schor and Holt (2000) and reviewed in Starr (2004b).
to locate self-control problems in cognition overlooks the extent to which they are framed, elaborated, and sustained as problematics of contemporary consumer culture. This article has argued that self-control problems seem common not because they figure intrinsically in the dynamics of consumption behavior, but rather because they appear with regularity in representations of consumption in contemporary culture, working to naturalize ideas of occasional lapses in restraints on spending. This is not a matter of companies foisting the idea of self-control problems onto malleable consumers who then simply enact them; rather, the idea circulates recurrently in cultural venues because it benefits companies and resonates to consumers, albeit for very different reasons. In the end, my analysis suggests that, while there may well be interesting cognitive dimensions of the problematics of spending, saving, and self-control, these problematics are as rooted in the economy, society, and culture of contemporary capitalism as they are in the human mind.

References


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