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Temptation's itch: Mindlessness, acceptance, and mindfulness in a debt management program

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Abstract

This study examines the experience of temptation through the accounts of consumers who have entered a debt management plan (DMP). During 12 weeks, participants reported weekly temptations. The results are consistent with socio-cognitive theory; participants with higher self-efficacy are better able to manage their emotions, resist justifications connected with entitlement, and perceive their difficult circumstances as providing them the opportunity to develop new financial skills and an improved financial identity. The results show that DMP consumers engage in three patterns of responses to temptation that vary in degree of self-efficacy: mindlessness, acceptance, and mindfulness. The highest level of self-efficacy and success in the DMP is associated with mindfulness, as these participants feel pride when they “work the program” and resist temptation.

1. Introduction

Every year, millions of consumers in the United States seek out credit counseling in an attempt to dig themselves out of debt and repair their credit scores (National Foundation for Credit Counseling [NFCC], 2015). Approximately one-third of those are counseled to enroll in a debt management plan (DMP).¹ To avoid bankruptcy, consumers in a DMP work with counselors to design budgets so that their unsecured credit card debts can be paid off in three to five years. Clients who can live within a tight budget can successfully pay off their debts by the end of the program. Yet, despite providing clients with financial education and information in an introductory seminar, along with one-on-one credit counseling that includes co-creating a workable budget, DMPs have limited ability to create lasting behavior change. Maintaining a reduced budget after engaging in a lifestyle of over-spending is a challenging experience. Industry statistics (see footnote 1) and recent research (Brown, Link, & Staten, 2012) suggest that the overwhelming majority of DMP clients ultimately fail.

The underlying phenomenon—consumer debt—is a long-standing problem that research views through the lenses of three different streams. The first perspective comes from research on consumer financial decision-making, which primarily examines the role of education and information in improving spending and saving decisions (Fernandes, Lynch, & Netemeyer, 2014; Richins, 2011). The second perspective, self-regulation theory, addresses consumer domains in which behavioral change might be necessary—for example, weight loss and gambling. In self-regulation theory, willpower, goal setting, and self-monitoring are necessary to prevent self-control failures (Baumeister, 2002). The third stream of research is sociological; consumer culture theorists identify the role of consumer culture in explaining the ambivalent discourses

¹ Personal communication with Gail Cunningham, chief spokesperson for the National Foundation for Credit Counseling, on November 1, 2013.

that fuel the tension between giving into and resisting financial temptation (Belk, Ger, & Askegaard, 2003; Bernthal, Crockett, & Rose, 2005; Peñaloza & Barnhart, 2011). Collectively, research suggests that educational, psychological, and institutional factors influence how consumers pay off their debts. However, none of these approaches provides an integrative approach to addressing consumer indebtedness or offers integrative remedies to this persistent problem.

The current research is based on qualitative responses to questions about weekly temptations to overspend budgets over a 12-week period. We call these open-ended responses “temptation stories.” Our in-depth analyses of these stories led us to adopt socio-cognitive theory as an appropriate theoretical lens. We discovered that participants’ stories about resisting temptation varied in their sense of agency over their thoughts and behavior, which in turn influenced long-term success or failure in the program. We define perceived coping self-efficacy as the perceived capability of managing one’s thoughts and behavior while coping in a DMP. In this article, we use the term “self-efficacy” for simplicity.

In socio-cognitive theory, knowledge merely sets the stage for behavioral change; self-efficacy enables individuals to apply what they learn or, in our participants’ vocabulary, to “work the program.” Research on behavioral change in health promotion settings (Bandura, 2004) suggests that perceived self-efficacy, outcome expectations of the costs and benefits of change, goals, and social and structural facilitators all play roles in determining behavioral change. Meta-analyses of studies focusing on coping with traumatic events, such as military combat, sexual assault, or disaster, consistently suggest that perceived self-efficacy plays a central role in coping as well (Benight & Bandura, 2004). In the DMP setting, participants’ stories contain several

specific themes associated with self-efficacy while coping with debt: emotion management, goal focus, sense of entitlement, and evoked financial identity.

In contrast with prior research in self-control contexts, which primarily uses lab experiments, we focus on DMP clients' qualitative accounts of their weekly experiences with temptation. We define temptation as DMP participants' desire to spend on products they want but that will result in overspending their budget. Inherent in our definition of temptation is the conflict that DMP participants experience between short- and long-term goals when facing temptation (see Fishbach, Friedman, & Kruglanski, 2003). We chose temptation as a central organizing idea for both data collection and analysis because short-term desires for immediate pleasures can undermine adherence to long-term goals, especially because DMPs require three–five years on a restricted budget for participants to succeed in the program.

We employ grounded theory (Glaser & Strauss, 1967; Strauss & Corbin, 1990) in our analysis. While consumer accounts of weekly temptations are not necessarily accurate reports of experience, they do contain evidence of what participants remember about weekly temptations and how they believe they are coping with the challenging experience of temptation. In the socio-cognitive perspective, individuals' beliefs in their self-efficacy are largely responsible for coping with challenging life situations. Thus, understanding the role of regularly experienced temptations within the DMP is crucial because prior research suggests that becoming indebted is often the result of a series of small self-control failures (Peñaloza & Barnhart, 2011). We find that despite their status as accounts of events, the retrospective stories have implications for participants' long-term success in the DMP. Thus, understanding these stories should help credit counseling organizations design interventions that are relevant to the experience of DMP participants.

1.1. The experience of temptation

Marketing and other fields often portray overconsumption as having moral dimensions, such as the greed involved in “affluenza,” the purchase of “unnecessary” products, or the unsustainable creation of garbage (Håkansson, 2014). In the DMP context, we define overconsumption as spending that causes negative practical consequences for consumers, such as harassment by creditors, difficulty paying bills, and reduction of credit scores. Credit counseling organizations acknowledge that unplanned life events, such as medical problems and unemployment, often contribute to credit card debt but view “overspending and under-saving as ‘two sides of a coin’” (NFCC, 2013). While exogenous economic events can cause a large segment of a population to descend into debt (Karanika & Hogg, 2016), DMPs largely serve consumers whose debt problems are caused by multiple factors, including living beyond their means.

Many consumers who overuse unsecured credit report that they eventually learn from their mistakes and become better financial managers (Bernthal et al., 2005). But how do consumers who have lived beyond their means adjust their spending so that they can live within new, tighter budgets? What are their accounts of the temptations they experience as they attempt to move along a trajectory from being in a “punished position” to a consumer in good standing (Peñaloza & Barnhart, 2011)? Unquestionably, having serious debt is a daily life challenge. No matter the cause of debt, consumers must live on a restricted budget if they are to pay off their debts and restore their credit scores.

Even average consumers considering day-to-day purchases report experiencing the dialectal pull between being in and being out of control (Thompson, Locander, & Pollio, 1990). Because almost all consumers at least occasionally experience the desire to make unplanned

purchases, traditional accounts of impulsive consumer behavior tend to focus on time-inconsistent goals during single instances of indulgence (Hoch & Lowenstein, 1991; Metcalfe & Mischel, 1999). Some marketing scholars conceptualize impulsiveness as a trait and a dynamic process driven by chronic hedonic goals. These scholars define impulsivity as increased sensitivity to cues linked to pleasurable experiences, as well as ongoing vigilance directed at identifying stimuli linked to hedonic rewards (Ramanathan & Williams, 2007). Particularly important to our context is the finding that resisting impulses and temptations in the short run can increase desire for hedonic rewards in the long run (Kavanagh, Andrade, & May, 2005). The need for self-efficacy to reduce the desire to give into temptation may increase over time as participants resist making out-of-budget purchases.

For DMP participants, coping with debt successfully requires long-term resistance to temptations to overspend. Whatever identities indebted consumers may have previously constructed with consumer goods, whatever justification they may have learned about deserving to buy and own hedonic products, and whatever consumption they formerly believed was required to participate fully in their social networks, some or all of these identities, justifications, beliefs, and behaviors must change to successfully repay their debt. In other words, learning to live within their means after overconsumption requires change.

1.2. Becoming a changed consumer

Behavioral change is difficult. Scholars, the popular press, and non-profit institutions devoted to improving financial decision-making largely focus on information and education as solutions to financial decision-making challenges. In a related vein, self-regulation researchers focus on setting goals and then monitoring progress and exerting willpower to reach them. A final perspective relies on the socio-cognitive model of behavior change, applied often to health

promotion contexts. The general idea is that while knowledge and personal goals are a necessary precondition for change, psychological and systemic processes affect the ability of most individuals to change their behavior. We address each of these perspectives next.

First, in the credit counseling industry, agencies aim to create financial well-being, with a focus on education and information-based resources rather than emotional support. Counselors teach clients about personal finances, negotiate with creditors to work out payment schedules that meet the needs of their client, and then continue to work with clients if and when problems arise as they are paying back their debt. While counselors may or may not be empathetic as they perform their duties, their focus is on providing information and developing and negotiating a mutually agreeable plan for the client to pay off debt. In turn, they expect their clients to execute the plan to pay off their debt with little to no support from the agency.

Second, some similarities exist between self-regulation theory and the information and education approach. Scholars of self-regulation theory suggest that consumers require three components to withstand temptation: standards, self-monitoring, and willpower or strength. Standards are “goals, ideals, norms and other guidelines” (Baumeister, 2002, p. 671). The knowledge that DMP clients gain from a required seminar and from their meeting with a counselor includes budgeting and tracking expenses, which provide participants with goal-setting and self-monitoring tools, two of the three components self-regulatory theory suggests. DMPs rely on consumers to figure out how to muster the willpower to succeed in programs. Because self-regulation research is overwhelmingly experimental, the research addresses short-term temptations and short-term resistance.

The third perspective on behavior change is socio-cognitive. Benight and Bandura (2004, p. 1131) state that “among mechanisms of human agency, none is more central or pervasive than

people's beliefs in their efficacy to manage their own functioning and exercise control over events in their lives." The socio-cognitive perspective deems information and education merely preconditions for change; without self-efficacy, individuals cannot actualize the training they receive through credit counseling. We find four specific themes related to self-efficacy in DMP participants' stories of trying to resist temptation: emotion management, goal focus, sense of entitlement, and evoked financial identity. Emotion management is the feelings participants report experiencing during an episode of temptation and how they resolve these feelings. Goal focus is the degree to which budgets and desired long-term financial outcomes are invoked during temptation. A sense of entitlement is related to an array of justifications connected with the feeling that wanted hedonic items are deserved. Evoked financial identity is the degree to which indebted consumers reflect on their former free-spending selves or exhibit a new, improved financial identity. The idea that financial identity influences self-efficacy is consistent with the notion that individuals reflect on their selves and evaluate their motivation, values, and the meaning of their life pursuits (Bandura, 2001). The experience of agency thus entails considerations of what kind of person individuals are and what kind they want to be.

Individuals with high self-efficacy, who believe that the benefits of regulating their behavior outweigh the costs when they struggle with temptation, are most able to achieve behavioral change. These individuals are able to reach goals with minimal levels of support. However, many individuals need intervention to succeed. They have doubts about their ability to reach their goals; they make some effort to change, but give in when they face too many short-term challenges. For these individuals, successfully coping over a multiple-year program is an extreme challenge, one that likely requires additional coping tools to increase self-efficacy as they try to resist temptations to overspend their budget. Temptation is omnipresent in American

culture in the form of marketing communications and retail environments. For example, Burton, Hoek, Nesbit, and Khan (2015) show that though smoking is de-normalized in many cultures, retail cues continue to tempt smokers who are trying to quit.

From any theoretical perspective, a three- to five-year program to get out of debt is a daunting challenge. From the information and education perspective, consumers who cope ineffectively with debt are uneducated. In the self-regulatory perspective, those who are unable to pay off their debt are deficient in goal setting, self-monitoring, and/or willpower. In the socio-cognitive perspective, individuals fail to change behavior for many potential reasons, though self-efficacy to make changes plays a central role. Given self-regulation theory's focus on the negative effects of ego depletion on self-control and socio-cognitive theory's allowance for self-doubt, low self-efficacy, and situational impediments, the challenge of successfully completing a long-term program to pay off accumulated debt seems almost insurmountable. Nevertheless, approximately 30% of DMP participants ultimately succeed in the program (see footnote 1).

1.3. Study context: DMPs

Non-profit consumer credit counseling services (CCCSs) arose in the 1960s as financial institutions worked with communities to develop programs to administer debt repayment plans and support improved consumer financial decision making (Milstein & Ratner, 1981). The DMP is just one offering; CCCSs offer educational seminars on many financial topics to any and all interested consumers. CCCSs are not merely organizations that promote consumer financial well-being; they act as a marketplace intermediary between consumers and creditors, improving the functioning of the unsecured credit marketplace. Creditors are willing to cooperate with CCCSs because successful completion of a DMP can keep consumers from entering bankruptcy and because all one's creditors are considered in the DMP settlement. Befitting their

intermediary position in the marketplace, CCCSs are funded by client fees as well as contributions from creditors.

Each year, millions of consumers receive financial counseling and education from an NFCC member CCCS (<https://www.nfcc.org/about-us/>). Approximately one-third of those counseled are then recommended for a DMP (see footnote 1). Consumers with relatively low debt loads proportionate to their income are counseled to budget better, while those with high debt loads are referred to organizations that can give advice on bankruptcy. The DMP only works for consumers if they can live within a tight budget and pay off their debts. Consumers in the program work with counselors to design budgets with little room for discretionary spending so that their unsecured credit card debts can be paid off in three to five years.

For the DMP enrollee, entering a CCCS is an extreme form of a “precommitment practice” (Bernthal et al., 2005), as participating in a DMP involves cutting up credit cards, agreeing to specific payments to creditors, and living on a strict budget. One advantage of enrolling in a DMP is that successful program participation and completion results in quicker restoration of credit scores. Another advantage is that counselors can negotiate with creditors to waive late fees, obtain lower interest rates, and “re-age” accounts, thus reducing the weight of participants’ financial problems.

In the initial sessions, a financial counselor analyzes the client’s financial information and creates a budget that, if followed, will allow the consumer to pay off debt in three to five years. Clients who sign up for the DMP are required to participate in a face-to-face or online seminar that covers a range of topics related to personal finances. As part of this seminar, participants learn to track all their expenses and to create an emergency fund. Counselors then remain available to answer questions and work with creditors if problems arise during the

program. The program is clearly consistent with the financial education and information approach to solving problems.

2. Research methodology

We examine accounts of temptation written by indebted consumers in weekly stories. We employ grounded theory (Glaser & Strauss, 1967; Strauss & Corbin, 1990) to categorize and understand the vivid stories of remembered emotions, experiences, and struggles as participants strive to adhere to the budgets they have negotiated with DMP counselors. While almost all participants show signs of struggling with temptation at least occasionally, the retrospective accounts differed considerably in terms of self-efficacy in coping with temptation.

The Orange County (Calif.) CCCS (CCCS-OC) cooperated in this study. At CCCS-OC, clients pay a setup fee of \$50 at the beginning of the program, and then an 8% or \$35 (whichever is less) fee is deducted from their monthly debt payments. In fall 2010, CCCS-OC identified participants in its DMP who provided e-mail addresses. The president of CCCS-OC sent an initial e-mail explaining the study; we provided a link to enroll in the study and accepted participants until the sample size reached 100. Participants who provided informed consent and completed the initial questionnaire received a questionnaire link once each week for the next 11 weeks (12 weeks of participation). Incentives for participation were gift cards in amounts linked to the number of weeks participating. The participants varied in their time in the program at the time of the first survey. Fully 40% had been in the program a year or less, 31% between one and two years, 11% between two and three years, 10% between three and four years, and 8% four or more years.

Survey participants come from a wide range of backgrounds: 73% are female, 46% are married, and 43% have children age 18 or younger. Almost half the DMP participants are white

(48%), with the remaining Hispanic (29%), Asian (11%), African-American (4%), Other (1%), or “decline to state” (7%). Household income is diverse, with the average falling somewhere between \$70,000 and \$79,999. Compared with those who came to CCCS-OC from 2006 to 2010, our sample contains more women (73% vs. 60%), is younger (median age 31–40 years vs. 47 years), and has comparable ethnicity. In the verbatim texts, we use “M” (married), “S” (single), and “D” (divorced) to indicate marital status; “W” (white), “H” (Hispanic), “A” (Asian), and “B” (black) to indicate ethnicity; and “F” (female) and “M” (male) to indicate sex.

In an open-ended format, we asked participants how they got into debt. Many clients have sympathetic reasons for getting into serious debt, such as medical expenses, job loss, divorce, or even living on credit cards while attending college. However, participants report most cases as a tangle of circumstances, including lack of savings, lack of planning, and overspending. Some DMP participants referred simply to “living beyond their means,” while others listed more sympathetic reasons for their debt but then segued into a discussion of expenditures that they believed involved living beyond their means. For participants, getting into debt appears to be a complex, multi-modal experience that is difficult to cleanly classify.

Survey questions asked participants if they had been tempted in the previous week, how often they had been tempted, and the good/service that had been most tempting. We asked participants to describe their emotions and thoughts while tempted and then followed up by asking them to explain whether they had ultimately purchased the product and why (or why not). Collected over the 12 weeks of the study, surveys contain weekly reflections and experiences over an extended time period. By discussing recent experiences, however, participants’ memories should be fresh and vivid. Although participants received additional incentives to complete surveys each week, some dropped out over the course of the study (see Table 1). Those

most likely to fail tended to drop out earlier, but we still had sufficient participation from clients who ultimately failed to deepen our analysis.

Three of the authors met face to face and developed themes (categories) for analysis based on reading of the data. We then split the 100 cases into four groups, with each of the four authors reviewing 25 cases horizontally so that each case was read across all weeks. We added and refined categories collectively as we analyzed the data (Glaser & Strauss, 1967; Strauss & Corbin, 1990). Because we wanted to understand why some participants succeeded and others failed, we eventually decided to categorize participants depending on their coping self-efficacy as evidenced in their stories. The first author coded all the data independently, with the cases divided among the remaining three authors. We initially categorized the coping style of the participant into one of five categories: mindful, accepting, mindless, all business, and “short data.” The 13 cases in “short data” did not offer enough evidence for us to categorize. As analysis proceeded, we agreed to combine the “all business” and “mindful” categories. These two categories are similar in that both groups of participants evoked values or goals as reason for sticking with the program; however, the all-business category narrated a process of resisting temptation that appeared mostly automatic, while the mindful participants narrated a struggle before resisting temptation.

Together, we developed categories of justifications for purchase as we coded the data: rewards for expending effort, emotion repair, physical states, social norms, and deals. In reviewing categories of temptation, we eventually created the overarching category of entitlement as participants frequently linked the idea of buying unbudgeted but wanted hedonic products to “deserving” products across all categories of temptation. By engaging in “part to whole” analysis (Thompson et al., 1989), we noted two longitudinal trends that appeared in some

accounts: temptation building across several weeks and experiencing pride through successful resistance to temptation.

The average beginning debt of the participants was \$25,529 ($\sigma = \$19,705$). Overall, participants viewed their indebtedness as a constraint and a disruption of normalcy and had the goal of eventually returning to full consumer status after completion of the DMP. Whatever the cause of their debt, participants are faced with prioritizing purchases and living on a tighter budget than they had previously. This experience puts pressure on avoiding spending on unbudgeted items that participants often described as “impulsive.” As of February 2016, all but one participant had either completed the program or dropped out. While 29 participants ultimately failed (missed two or more consecutive payments), 54 participants completed the program. An additional 16 participants decided to self-administer the program without further intermediation by CCCS-OC; we categorized them and the one remaining participant as successes. We first describe experiences of temptation and then show how self-efficacy is related to participants’ eventual success or failure in the program.

3. Results: temptation and a sense of entitlement

The temptation episodes have several common themes (see Fig. 1). During temptation episodes, participants (1) try to justify purchases of hedonic products; (2) attempt to manage emotions related to temptation; (3) focus on “working the program,” on their temptation, or both; and (4) if successful, develop a new and improved financially sober identity. Participants who tell stories that show evidence of higher perceived self-efficacy are least likely to feel entitled, manage their emotions more successfully, and more frequently invoke working the program as a goal. Overall, those with higher self-efficacy feel less entitled to wanted hedonic items and are more likely to see themselves as developing new skills and a new financial identity.

Participants with lower self-efficacy are more likely to write stories that picture themselves as working hard to justify hedonic purchases. During temptation episodes, consumers generally try to justify hedonic purchases to reduce guilt; scholars call this behavior “self-licensing” (De Witt Huberts, Evers, & De Ridder, 2010; Kivetz & Simonson, 2002; Kivetz & Zheng, 2006). Bandura (2001) emphasizes that the metacognitive capacity to reflect on oneself, including one’s thoughts and actions, is a hallmark of human agency; thus, self-licensing and the active resistance to self-licensing are self-reflective processes consistent with socio-cognitive theory. Self-licensing theorists suggest that “indulgence is not determined by one’s capacity to control oneself but rather by the availability of reasons that one has to justify the prospective indulgence” (De Witt Huberts et al., 2010, p. 491). The effect of trying to justify indulgent purchases is likely magnified when consumers have low self-efficacy to resist temptation.

While previous research suggests that deservingness is an unconscious motive (Kivetz & Zheng, 2006), for our participants, expressions of entitlement are both ubiquitous and overt. DMP participants commonly wrote that during a temptation episode, they at least momentarily felt that they deserved the item they desired (*italics added*): “I had strong feelings of *entitlement*. I felt I ‘*deserved*’ what I was tempted to buy. I felt that I have suffered in life and that I *deserve* to have...fun times” (SHM, 28, \$30–39K); “I was feeling pulled. I know I can’t afford it at this point but I feel like I *deserve* it” (SWF, 38, \$30–39K); “Tired. Overwhelmed. Feeling like I was ‘*owed*’ the item” (no demographics available); “I acted as if I had no money problems and went out to eat, spending with little regard to what I could afford....Because I felt I needed and *deserved* it at the time” (SWF, 30, \$50–\$59K); “I have been wanting it for a long time. I felt that I have worked hard lately and *deserve* to reward myself” (SHF, 30, \$70–79K).

In public forums, social and political commentators regularly discuss entitlement and generally believe that Americans' sense of entitlement is growing and becoming increasingly problematic (Campbell, Bonacci, Shelton, Exline, & Bushman, 2004). The American cultural context facilitates giving in to feelings of entitlement, including the practice of using credit cards to buy items regardless of ability to pay (Bernthal et al., 2005). Advertising chimes in, sometimes even directly broadcasting to consumers that they are *entitled* to products—for example, McDonald's "You deserve a break today"; Tempur-Pedic's "You deserve a better night's sleep"; JCPenney's "You deserve to look better"; and perhaps ironically given our research context, Loan Mart's "Get the money you need; get the money you deserve." Given this cultural context, every category of justification in our data—rewards for expending effort, emotion repair, physical states, social norms, and deals—reflects participants' explanation of feeling that wanted products are "deserved."

While social norms-related purchases such as workplace clothing and gifts were the categories participants most often described as "needs" rather than "wants," they still occasionally described purchases in these categories as being deserved. For example, they justified purchases of gifts by the idea that receivers (especially children) are entitled to receive gifts, while they described the purchase of suits, shirts, and ties for work as being deserved because of the amount of time that had passed since buying workplace clothing. The sense of entitlement expressed overtly throughout participants' stories was frequently laced with a sense of irony. Many of the expressions represent recognition of, and then distancing from, feelings of entitlement as participants self-consciously consider and reject their sense of entitlement: "I felt I had wanted a specific shirt for awhile and it was only \$20. I felt I deserved it in a way even though I didn't" (MWF, 31–40, \$80–89K).

The products to which informants feel entitled are overwhelmingly hedonic; products that are not hedonic are justified by “need” and are largely already budgeted. Hedonic temptations fall into a limited number of categories in our data: (1) clothing and shoes, (2) special food (e.g., restaurant food, snacks, gourmet foods), (3) electronics, (4) home decorative items, and (5) gifts and other special events–related purchases. The hedonic goods and services tempting participants build identities, salve wounds, connect consumers with social networks, and energize tired and hungry individuals.

Consumer behavior scholars offer two related strategies to justify hedonic purchases: high effort and prior restraint (De Witt Huberts et al., 2010; Kivetz & Zheng, 2006). Four additional justifications emerge from our data: emotion repair, physical states, social norms, and deals. These justifications came largely from participants who frequently experienced low self-efficacy in resisting temptation. The consistency of these categories of reasons suggest that these justifications are culturally suitable for giving into temptation.

3.1. Expending effort

Research indicates that expending effort and prior restraint are justifications for indulgent behaviors. These two reasons are related, as they suggest that effort, including effort in previously resisting temptations, should be rewarded. Several participants gave working hard at one’s job as a reason for giving into a temptation, but prior restraint appears more prominently in our data as an effort-based justification. Prior restraint both stokes desire and justifies the indulgence: “[I purchased] a clothing item for myself [at a] department store. I haven’t made any huge purchases for myself since last year, thus I wanted to get something even if it wasn’t a necessary purchase” (MAM, 31–40, \$50–59K).

3.2. Emotion repair

Recent research characterizes retail therapy as purchases of small indulgences strategically acquired to repair moods (Atalay & Meloy, 2011). Regulation of moods, most often up-regulating bad moods, helps individuals manage their emotions so that their internal affective states are relatively stable (Carver & Scheier, 2003). Negative mood states are more likely to emerge when individuals have low self-efficacy (Benight, Ironson, & Durham, 1999). Negative mood states increase the desire to improve moods and lead to searches for possible ways to relieve distress (Kavanagh et al., 2005). For most consumers, retail therapy helps repair moods, usually with few negative outcomes (Atalay & Meloy, 2011). For DMP participants, however, retail therapy can be a chronic problem and challenge. Many DMP clients appear similar to problem drinkers who are more likely to drink for negative reasons such as escaping stress or loneliness than for the positive reasons of fun and relaxation (Paswan, Gai, & Joen, 2015). Feelings of entitlement are often experienced in tandem with mood repair desires, as many participants not only desire but also feel entitled to feel good.

The specific negative emotions participants desire to alleviate are most often the correlated trifecta of depression, anxiety, and stress. Participants report that these negative emotions emanate primarily from work and, not surprisingly, financial stress. Stress is the most commonly appearing emotion in our data. In stories about temptation episodes, participants indicate that stress, including financial stress, is frequently an emotion they desire to soothe: “I just felt like buying something to make me feel better about myself and not worry so much about the fact that I am struggling to make my house payment” (MBF, 31–40, \$70–79K). The ubiquitous use of the words “feel better” in the temptation narratives helps reinforce the idea that the desire to improve mood is largely behind many temptations. The desire to use hedonic

products to improve moods suggests that DMP participants believe that their self-efficacy in resisting temptation is lessened by situational mood states.

Despite the urge to give into temptations to repair moods, many DMP participants show self-awareness of the financial harm mood-regulation purchasing can cause: “[I was thinking] if I make this purchase [clothing and holiday decorations] it will make me feel better. I will look better and in some magical way it will make me happy, but I have realized that it’s only a temporary feeling and [I] need to stop and think if I really need the item that I want to purchase” (SWF, 51–60, \$80–89K). The ability to resist entitlement justifications is weaker when self-efficacy is lower. Similar to our DMP participants who use mood repair self-licensing, materialistic individuals tend to experience happiness when anticipating purchases because of their high transformation expectations (Richins, 2013). Reflexively thinking about why buying to fill emotional needs may not magically produce the desired well-being may be an effective strategy to increase self-efficacy to resist temptation and the tendency to engage in mood repair self-licensing.

3.3. *Physical states*

Being hungry and tired appears frequently in temptation stories as experiences that lead to temptation episodes. The frequency and diversity of food temptation episodes, which occur in grocery stores, fast-food outlets, and restaurants, suggests that physical states can situationally lessen self-efficacy. Furthermore, food-related temptation stories show that participants believe that food, like other purchases, can be a mood regulator; participants write that they consume food to “feel better.”

According to the temptation stories, DMP participants view “more than basic” food purchases in the grocery store as a treat. Fast food is often appreciated for quick and tasty

satisfaction, while restaurants are associated with spending relaxed time with family or friends: “Food. It’s always food with me....Driving past fast-food restaurants....Hungry, tired, stressed. I’ve been working two jobs for a long time...it is very easy for me to rationalize spending money on food as I...spend so much time on the road” (SF, 51–60, \$20–29K).

Physical fatigue often appears in association with hunger, but fatigue independently leads to non-food purchases as well, with purchase being justified by its perceived ability to psychically energize the buyer: “Burned out—I needed something to do. I was too tired to do the things I was supposed to—errands, clean up the house, homework. It [books, computer games] relieved the burn-out [*sic*] feeling—I had more energy and could now do errands and homework. ...I couldn’t resist the purchase” (SWF, 51–60, \$90–99K).

Thus, hunger and fatigue appear commonly as reasons for experiences of neediness leading to temptation and justification for purchasing unbudgeted hedonic products and services. When DMP participants resist temptation caused by hunger and tiredness, the story is virtually always about budget and lack of “need” for food that is more than basic. Unlike temptation episodes for mood repair, which is associated with ambivalent outcomes due to overspending, participants almost always view attending to physical needs as justified.

3.4. *Social norms*

Social norms justifications fall into two categories: the perceived obligation to dress appropriately at work and the obligation to participate in social events and festivities. What is unique about social norms–related justifications is that these purchases fall into a gray area between wants and needs, as social norms produce social obligations. In some cases, participants invoke “need” for wanted items, as need is often a sufficient justification for purchase. Temptation episodes regarding workplace image overwhelmingly have apparel and grooming as

their focus: “There are several outfits I cannot wear because I don’t have the right color/type of shoe to go with it. Frustrating because it limits my wardrobe for work. Tried to justify purchase and even checked discount stores and secondhand places” (MHF, 41–50, \$30–39K).

The period in our data set includes Halloween, Thanksgiving, and Christmas, as well as weddings, birthdays, and anniversaries. All these dates are justifications for making purchases that strain budgets. In particular, participants mention Christmas gifts as a social requirement, no matter how tight the budget, with some explaining that family members do not know about their financial difficulties. Participants also extend entitlement justifications to gift recipients, especially children. This participant, recently jobless, is nevertheless concerned about the impression she makes: “I must have the prettiest holiday card, wrapping paper and gift tags. The way things are presented to others...it maintains my image of how I perceive myself to others. My image of I am highly accomplished, professional, have good taste, quality and it looks expensive... It makes me panicked that I am not able to buy anything...I am still making purchases based on impulse and am now behind on the bills” (SAF, 31–40, \$100–149K). Other participants strongly desire to please others and feel guilty and disappointed when strained budgets limited purchases. “Wanted to surprise them [a family member] and make them feel special on their birthday. Had feelings of disappointment, embarrassment and guilt for not being able to afford much” (MHF, 31–40, \$90–99K).

Maintaining one’s work image and buying gifts and other special events–related items sometimes result in creative and inexpensive solutions and planning and budgeting appropriately; a few DMP participants appear to actively enjoy meeting obligations on a shoestring. These participants write stories congratulating themselves for making do with what they have; their flexibility and positive emotions are evidence of strong self-efficacy in a

challenging situation. Others, however, feel they cannot meet social obligations without overspending. Thus, special events sometimes result in justifications to overspend, with the rationale that receivers deserve gifts and that participating in social networks or maintaining one's workplace appearance is a professional obligation rather than a want.

3.5. *Deals*

Deals lessen the moral and financial pain of hedonic spending (Kivetz & Zheng, 2006) and increase perceived scarcity and anticipated regret (MacInnis & Patrick, 2006). For example, prior research shows that problem gamblers are most encouraged to gamble because of special gambling promotions (Hing, Lamont, Vitartas, & Fink, 2015). Consistent with this reasoning, participants' temptation stories often implicate deals in intensifying temptation's itch: "I haven't made any huge purchases for myself since last year, thus I wanted to get something, even if it wasn't a necessary purchase....It was more of an emotional impulse to want the item—considering I hadn't made any large personal purchases in awhile, I thought I would let this particular purchase slide. Plus, it was on sale" (MAM, 31–40, \$50–59K). While much of the literature on deal proneness focuses on the financial benefits of deals, some research suggests that for some segments, deal seeking is as much hedonic as financial (Wolfenbarger & Gilly, 2001). The participants' stories suggest that deals contribute to justification of hedonic purchases.

4. **Emotion management, goal focus, and evoked financial identity**

We have established that participants often try to justify purchases for out-of-budget hedonic items and often feel that they are entitled. Participants with higher self-efficacy have more resistance to temptations and counterargue justifications. In addition to feelings of

entitlement, three other themes are related to perceived coping self-efficacy in DMP participants' stories of trying to resist temptation: emotion management, goal focus, and evoked financial identity. We discuss emotion management and goal focus in detail and weave the discussion of evoked financial identity throughout our presentation.

4.1. Emotion management

According to socio-cognitive theory, affective, self-reflective reactions play a role in motivation (Bandura, 1991). Despite the role of emotions in coping successfully with life's challenges, failure to regulate emotions in appropriate ways is common. Emotion regulation scholar James Gross (2002, p. 281) argues that how "we regulate our emotions matters: Our well-being is inextricably linked to our emotions." Research links complexity of emotional experience to indulgent consumption, for both impulsive and prudent consumers, with impulsive consumers getting over their negative emotions relatively quickly (Ramanathan & Williams, 2007). To succeed in the DMP, participants must successfully manage the mixed emotions they experience when tempted over an extended period as they cope with tight budgets.

What makes DMP participants different from others in experimental temptation research is that most must change previous patterns of thinking and behavior if they are to succeed in the program. Because of tight budgets, almost anything that is deemed an indulgence now must be justified. Accordingly, the participants wrote stories about their struggle to manage complex emotional responses to temptation. While research speculates that consumers prone to impulsive indulgences may be resigned to the experience of mixed emotions as an inevitable part of their indulgences (Ramanathan & Williams, 2007), many DMP participants report substantial emotional pain as they struggle with ambivalent emotions during temptation episodes, and a few appear resigned to mixed emotions.

During temptation episodes, participants experience a variety of emotions that we classify as either “go” or “stop” emotions. Go emotions are associated with desiring the item. Accordingly, accounts of temptation emotions include words such as “joy,” “happy,” “excitement,” and “rush”: “I needed something fun in my life. Pretty bored the whole week, felt a little depressed and holding it [an Xbox 360] gave me a rush” (SWM, 22–25, \$10–19K). After the initial rush, however, most participants experience stop emotions that may prevent them from giving into temptation. Consumer researchers find that negative emotions after a self-control failure can facilitate future self-control (Kivetz & Keinan, 2006). We find that negative emotions also arise as participants consider giving into temptation, including anxiety, frustration, anger, sadness, and disappointment. Frustration and anger are emotions associated with the continued strong desire for the purchase. Anxiety arises from the need to resist temptation: “I felt a little bit of a rush and then anxiety set[s] in because I knew I had other bills that I had to pay first so I put some of it back” (SWF, 31–40, \$100–149K).

Emotion management of temptations appeared across repeated weekly stories for the same temptation. In these temptation accounts, a “build and release” pattern was common, in which the desire for a specific product reappeared across several weeks, along with mixed emotions and resistance in earlier weeks leading up to eventually giving into the temptation. An example of this longitudinal pattern was one participant’s (MWF, 31–40, \$100–\$149K) desire to buy a pair of pajama bottoms at Target. This specific temptation appeared in weeks 1, 4, and 8. In week 1, she resists the pajamas: “I would rather pay my bills than have new pajamas.” In week 4, she resists, but the temptation is growing: “Target – always Target! Damn you Target!!! You are the Devil!!!...My pajamas at home are tattered and torn, but still technically wearable. ...THIS SUCKS! And I wish I had extra money to buy these pajamas!” By week 8, the

participant gives in: “I was waiting for my husband’s payroll to come in – and it finally did, so I had to do Target shopping.” She admits to finally buying the “very needed pajama bottoms” as they were “on sale.” In some build and release narratives, discussion of the wanted product went on for weeks, with participants eventually dropping out of the survey after a particularly tempting week.

Sadness and disappointment in narratives signal abandonment of the purchase goal that accompanies temptation: “I could feel the strong urge to buy what I wanted to buy then disappointment and sadness that I couldn’t afford to do so with my financial problems” (SAF, 26–30, \$20–29K). How do DMP participants cope with mixed emotions? High self-efficacy participants use attentional deployment to direct their attention away from the emotional situation (Gross, 1998) and to facilitate resistance: “Going to keep a stiff upper lip and just keep plowing through. I see the end in sight...though that sight is out a ways in the distance...decided I am grateful for the peanut butter and jelly and a roof over my head” (no demographics available). Emotion management is a key element of self-efficacy in a DMP. Individuals have different appraisals of the same situation, and appraisals can cause emotion (Seimer, Mauss, & Gross, 2007). Ultimately, whether and how participants manage their emotions is tied to their eventual success or failure in the DMP. Participants who can manage their mixed emotions are better able to work the program.

4.2. Goal focus: working the program

Financial information and education provided by credit counseling can increase self-efficacy for many DMP clients. Many of the participants wrote that they were grateful for what they learned and the help they received from credit counselors. Credit counselors indicate that at the beginning of their programs, DMP participants often underestimate their monthly

expenditures for purchase categories, such as food, and require coaching on realistic estimates. Because tracking expenditures reduces the overestimation of available income, DMP participants are counseled to make budgets, record expenditures, and track adherence to the budget. Having a plan or strategy to cope with a difficult situation is a key component in experiences of self-efficacy (Bandura & Locke, 2003). Entitlement justifications appear to lose some of their influence when participants actively consider the available budget during a temptation episode. For example, some participants cope with temptation by reviewing their budget and considering other options: “Stay within the budget....Made homemade costumes [for Halloween] for my kids [who] were quite happy” (MWF, 41–50, \$90–99K). In addition to delaying gratification, finding inexpensive options and “making do” also shows that informants are actively considering their budget: “I found an entire outfit to wear to this thing [a tradeshow] on sale for \$13....Everything else I already had [in] my closet. So I’m ready to go and didn’t need to break the bank to do it” (MWF, 31–40, \$90–99K).

However, information, education, and a plan are not sufficient to resist temptation; participants must be able to enact their learning during temptation episodes if they are to succeed. Some participants, even with pressing debt problems, a stated goal of getting out of debt, and training on how to budget, write that they ignore their budgets and give into temptation: “It wasn’t in [the] budget and now the money has to come from my grocery budget” (SWF, 31–40, \$50–59K). At other times, less flexible budgets are raided: “Called Verizon to see my options, called the creditors to see if I paid for this month and how much I need to pay to prevent from having the electricity, phone shut off” (SWF, 22–25, \$20–29K). Although information and education can increase self-efficacy, participants must manage their emotions

and resist a sense of entitlement if they are to successfully work the program. These emotion management skills are not part of the CCCS though.

Importantly, participants who at one time or another raid budgets for necessities (e.g., car, utilities, mortgage) can still succeed in the DMP. Many participants who may justify out-of-budget hedonic items still evince self-awareness, and even when they fail on occasion to work the program, they nevertheless resist temptation often enough to succeed in the DMP. DMP participants who eventually succeed refocus their efforts after a budget-busting failure. Even when they fail to resist temptation in the short run, they can experience self-efficacy as they gather themselves to try again. We now turn to a complete description of how DMP participants ultimately succeed or fail.

5. Mindlessness, acceptance, and mindfulness

Three general patterns of coping are evident in stories: (1) mindlessness, (2) acceptance, and (3) mindfulness (see Fig. 2). These three patterns vary on a continuum from low to high self-efficacy, with mindful participants showing evidence of the highest levels of self-efficacy. Stories about mindless responses to temptation contain weak, poorly rationalized justifications for giving in (e.g., “I want it, I have to have it”), limited or no resistance, or, alternatively, anger when trying to resist. Focus of attention centers almost entirely on the desired item; mindless participants do not shift their attention to their budgets or other long-term financial goals. Mindless participants do not appear to think of resisting in terms of potential self-improvement. Not having money to spend is merely a constraint that prevents them from getting what they want, not an opportunity for self-reflection.

The middle category of coping self-efficacy is acceptance, in which temptation stories commonly include focusing on needs before wants as a means of sticking with a budget. Focus

involves actively determining whether an item is a need or a want. This process of defining and prioritizing show some level of self-efficacy in resisting temptations, as participants actively attempt to consider budget as well as their desire for the product in their decision making. However, even when resisting, accepting participants are disappointed that they cannot buy wanted items. Accepting participants occasionally recall their previous free-spending selves fondly rather than feeling good about sticking with their budget.

Mindful stories feature the highest level of self-efficacy when tempted. During mindful temptation episodes, participants are able to shift their attention from the desired item to core values and/or long-term financial goals. Mindful episodes do occasionally involve consideration of wants versus needs, but the hallmark of these episodes is that attention eventually shifts to active consideration of long-term goals, including paying off bills and becoming more financially skilled. Mindful temptation stories show evidence of a process, in which participants are initially tempted, experience and tolerate frustration and negative emotions, and then resist, in turn experiencing pride.

High-efficacy participants can focus on goals during temptation and thus exert counteractive control (Trope & Fishbach, 2000). When learning new behavior, individuals occasionally fall into past dysfunctional behaviors even if they are succeeding overall. Thus, while many participants fell mostly in one of the three categories, others (particularly those ultimately coded as being in the “mindless” category) vacillated between categories as they continued to struggle with old habits. We coded the final category depending on the prevalence of a particular type of coping strategy across the weekly responses. We find that mindful participants were the least likely to drop out of the DMP, followed by accepting and mindless

participants (see Table 2).

5.1. Level 1: mindlessness and avoidance

Almost two-thirds of the participants we categorized as “mindless” ultimately failed in the DMP. Many of these failed DMP participants wrote responses to questions about temptation that showed evidence of using avoidance to cope with their financial situation. Habitual avoidance prevents individuals with low financial self-efficacy from having to cope with stressors (Roth & Cohen, 1986). In a disaster setting, higher self-efficacy led to fewer intrusive thoughts and avoidance behavior (Benight et al., 1999). We find that while all categories of participants had at least occasional instances of intrusive thoughts about purchasing hedonic items, mindless participants were the most likely to be avoidant. Avoidant behavior is evidenced in two styles of coping with temptation: (1) anger and frustration over their predicament and (2) disengagement even as the situation became increasingly dire. “*Why did you buy the item?*” “Two things I like it and I want it” (SWM, 31–40, \$40–49K). “I was feeling the high and immediate emotional relief when I have something new to wear to look pretty and hide the fact that my financial situation is dire” (MWF, 41–50, \$70–79K). “My rent check won’t be cashed for another week and anything could happen between now and then” (SWF, 31–40, \$30–39K). “I had a case of the ‘f*** its’...a feeling where you only live once, and I deserve it” (SHM, 26–30, \$30–39K). “Eating out with my family makes me happy...I had to borrow money from a payday advance company to pay bills and eat out” (MAF, 51–60, 150K+).

Mindless behavior does not fit into the pattern described as compulsive consumption behavior. Mindless temptation responses suggest that DMP participants desire and enjoy products they are tempted to purchase, rather than shopping just to shop or shopping for interpersonal interaction as compulsive shoppers do (O’Guinn & Faber, 1989). What

differentiates these failed DMP participants is that they write responses that focus overwhelmingly on their desire for wanted items and offer little sustained resistance to temptation across the 12 weeks of our study; any attempted resistance to temptation leads to frustration and anger. Mindless DMP participants are the most likely of all three groups to be tempted by large-ticket items (e.g., a sofa set, a time-share condominium)—purchases that could not possibly fit into their budgets.

Bandura and Locke (2003, p. 92) note that “resilient belief that one has what it takes to succeed provides the necessary staying power in the face of repeated failures, setbacks, and skeptical or even critical social reactions that are inherently discouraging. Those beset by self-doubts become the early quitters rather than the successful survivors.” During the 12 weeks of data collection, the participants classified as mindless never used the phrase “working the program” and never wrote about developing a new financial identity or learning new financial skills. Instead, their temptation stories depict them giving into short-term pleasure and avoiding short-term pain. As such, more financial education and information will likely not help these participants succeed in the DMP.

5.2. *Level 2: acceptance*

Acceptance is a “coping strategy attempt to get used to the idea that something has happened and that it cannot be changed” (Yi & Baumgartner, 2004, p. 305). Accepting narratives show that participants agree that their spending needs to change from pre-program levels. Acceptance narratives have several characteristics distinct from mindless narratives: participants are able to distance themselves from their emotions to some degree and thus exert some resistance to overcome the desire to buy products to repair emotions. Their self-efficacy is generally higher than that of mindless participants, as they often think about prioritizing “needs”

over “wants.” Nevertheless, these DMP clients continue to struggle emotionally as they try to resist temptation.

Research on impulsiveness as a personality trait may provide insight into our acceptance narratives. Individuals who describe themselves as impulsive are more likely to report that they desire instant satisfaction, engage in short-term thinking, and can be fooled into believing something will work out even when they know it will not (Mobini, Pearce, Grant, Mills, & Yeomans, 2006). Similar to the accepting participants, self-identified impulsive individuals also report that they confuse wants and needs, feeling like they “really, really need” something when they merely “want” something (Mobini et al., 2006). The acceptance narratives are replete with stories about trying to separate wants and needs, suggesting that prioritizing is particularly difficult for these participants. Accepting participants’ stories are full of disappointment and struggle as they either try to work tempting items into their tight budgets or talk themselves out of making a purchase because the item is not needed: “I should just treat myself. But I need new brakes which are more important and a necessity not a luxury” (MWF, 41–50, \$90–99K). “As always, I try to convince myself I ‘need’ something when I really don’t” (SWF, 26–30, \$50–59K). Constant disappointment and struggle make resisting temptation and sticking with a budget continuously effortful. As a result, some clients who fit the acceptance profile will succeed and some will fail. In our data, almost 30% of participants we coded as “accepting” ultimately failed in the DMP.

Emotion management is especially challenging for accepting DMP participants. Their stories are especially likely to include emotion-repair justifications, with participants simultaneously trying to create psychological distance from their desire to purchase for emotional reasons: “[This week] I kept buying food I don’t really need because it would make

me feel better right at that moment. I was still able to pay all my bills but that small spending is what got me into debt in the first place” (SWF, 29, income n/a). While triaging needs and wants may help accepting participants resign themselves to their situation and struggle through the program, these accounts lack the positive emotions that appear in more mindful narratives: “I felt unaccomplished/defeated despite not spending the money” (SWF, 26–30, \$50–59K). Accepting participants believe that they need to develop improved financial skills but think of this necessity as a burden rather than an opportunity. They occasionally lamented the loss of their free-spending former selves: “I was wanting for things to be like they used to be. The old days when we didn’t worry about paying off the credit card every month. It was hard, but I know I can no longer afford those things. Sometimes I get weak [and buy things] only to return them” (MWM, 41–50, \$100–149K). When these participants resisted temptation, their emotions often included negative emotions such as disappointment, sadness, and frustration.

5.3. *Level 3: mindfulness and victory*

Mindlessness is associated with eventual failure in the DMP, while acceptance often leads to compliance, but with ongoing struggle. The third distinctive response pattern emerging from our data is mindfulness. Only 1 of the 30 participants we coded as mindful eventually failed the program. These participants write stories that depict themselves as efficacious even as they struggle to resist temptations. Participants bolster their self-efficacy by constructing self-congratulatory stories about successfully resisting temptations and developing new financial skills. Although cultivation of mindfulness is associated with Buddhism, secular mindfulness scholarship in psychology and psychiatry has mushroomed, with researchers applying the concept to contexts such as pain reduction, cognitive therapy, and stress reduction. Most of this research focuses on the application, value, principles, and theory of mindfulness, along with

empirical tests of the efficacy of mindfulness practices on various health and mental health outcomes (Brown & Ryan, 2003).

While a lively debate continues on the definition of mindfulness, a secular definition is most applicable to our setting. Brown and Ryan (2003, pp. 822–823) stress that “attention and awareness are relatively constant features of normal functioning, [but] mindfulness can be considered an enhanced attention to and awareness of current experience or present reality. Specifically, a core characteristic of mindfulness has been described as *open or receptive* awareness and attention... which may be reflected in a more regular sustained consciousness of ongoing events and experiences.” Self-efficacy research related to coping with trauma finds that attention and construal as well as the ability to control thoughts are processes governed by self-efficacy (Benight & Bandura, 2004). In such accounts, mindful participants show higher levels of self-efficacy as they exert effort to direct attention to goals during temptation episodes and congratulate themselves when they are successful.

No participants mentioned mindfulness training or specifically tried to be more mindful. Rather, mindfulness during temptation episodes appears to occur naturally as participants’ active struggle to resist temptation leads to engagement of the reflective system. This reflective and auto-therapeutic state of mindfulness likely occurs during temptation episodes because of the confluence of several factors: a challenging financial situation causing stress, financial training by counselors to budget and track all expenses, a clear goal to complete the program, and a general openness to experience. Scholars from many streams of research in psychology argue that open awareness is important to improving self-regulation and well-being (Martin, 1997). Openness to experience is necessary for auto-therapeutic mindfulness to occur and may create a substrate in which individuals become willing to identify and experience uncomfortable mixed

emotions with some psychological distance. The process of managing emotions in an open and reflective way is girded by self-efficacy; individuals are able to cope with their mixed emotions because of their beliefs in their self-efficacy (Benight & Bandura, 2004).

In the context of the DMP, the process of mindfulness in resisting temptation's itch has several steps: (1) pausing, (2) bringing to mind important core values or goals, (3) experiencing mixed emotions related to temptation and then letting them pass, and (4) experiencing pride from resisting. Mindful participants experience stress and temptation but are able to resist to affirm the self as they develop new skills.

5.3.1. Pausing

In the mindful narratives, participants report strong initial go emotions. However, mindful DMP participants pause these automatic emotions when tempted. During this pause, participants gain distance from their initial emotions: "I saw a really good deal on [computer] parts and was excited but then I realized that even though I had the money I really did not need the parts that badly and was better off saving the money for better use" (SHM, 31–40, \$20–29K).

5.3.2. Bringing to mind important values or goals

After pausing, mindful participants self-consciously resist by bringing to mind core values or goals. We have already established that attention and construal are processes related to self-efficacy. Construal-level theory proposes that mental construals of situations differ in level of abstraction (Trope & Liberman, 2003). High-level construals are conceptual and global, while low-level construals are local and concrete. Construal levels affect self-control, with higher construal levels resulting in improved self-control (Fujita, Trope, Liberman, & Levin-Sagi, 2006; Hanif et al., 2012). For all the participants, accounts of weekly temptations initially focus individuals narrowly on the immediate reinforcement from indulgence. However, during

retrospectively remembered mindful temptation episodes, the story begins with a focus on the desired item but eventually shifts to consideration of core values or long-term goals as DMP participants construe their situation more broadly. Broader focus of attention favors processing of goal-relevant information (Hanif et al., 2012). We find that the evocation of both core values and goals are remembered as helping the participants manage emotions and resist temptation.

The most often evoked core values during mindful temptation episodes are family and anti-materialism. Considerations of family change the construal of self during a temptation episode from independent to interdependent, which facilitates self-control (Zhang & Shrum, 2009). Mindful narratives tell stories of thinking about personal materialism during temptation episodes, which in turn helps DMP participants resist purchases. While none of the participants show concern for materialism as a spiritual, societal, or social issue, they occasionally express concern about their personal materialism.

Mindfulness may also cause DMP participants to consider their goals. The most common goals are completing the program, becoming debt free, and being in rather than out of control: “My mom broke a hip and her pelvic bone on the other side. I felt like I wanted to make her happy with gifts [but] I would be disappointed in myself and my mother would not be happy if I spent money on her. Spending would be like a drug. I don’t want to get hooked again” (SHF, 41–50, \$10K or less). One participant used a concrete reminder of the importance of her family to help her be more mindful: “I keep a picture of my daughter on my keychain and every time I think about buying something that is not necessary I think of her and her future. Works every time!” (MWF, 31–40, \$100–149K).

Higher construal-level processing is a form of attention and thought control. This form of processing not only brings to mind relevant long-term goals and values but also is associated

with happier moods (Brown & Ryan, 2003). Thus, pausing to consider values and goals is an emotionally rewarding intra-psychic strategy that lessens negative emotions when tempted.

5.3.3. Experiencing mixed emotions and letting them pass

Both mindfulness and cognitive behavioral theorists focus on the necessity for individuals to distance themselves from emotions and thoughts (Kabat-Zinn, 2005). As we have shown, participants write vivid stories of mixed emotions about temptation episodes. Mindful participants construct stories of initially experiencing temptation and the frustration of needing to resist the temptation, but they finally report resolving their mixed emotions: “[I felt] deprived or impulsive. But after just waiting a few minutes and walking around, the feeling passed and I was able to walk away, feeling good about resisting” (MWM, 41-50, \$100–\$149K).

These stories show a willingness to experience the negative emotions that accompany resisting temptations. In mindful narratives, participants fully experience mixed emotions and ultimately resolve them by considering core values and goals. Mindful participants largely find that when they accept their uncomfortable negative emotions during temptation episodes, those emotions pass.

5.3.4. Experiencing pride

Scholars suggest that mindfulness increases self-control and well-being (Brown & Ryan, 2003; Kabat-Zinn, 2005). We find links among self-efficacy, mindfulness, and positive affect. Efficacious individuals think in self-enhancing ways (Bandura & Locke, 2003); in our particular context, the specific self-enhancing emotion that participants experienced is pride. Pride is “a positive self-conscious emotion arising from achievements that can be attributed to ones’ abilities or effort” (Williams & DeSteno, 2008, p. 1007). Mindful narratives include words such as “victory” and “success,” which belong to the emotion of authentic pride (Tracy & Robins,

2007): “[I want to] continue to move toward the goal no matter how hard... and this week was hard as there was not enough money to get through the week; but we made it and are better for it” (MWM, 41–50, \$100–149K). In summary, individuals with higher self-efficacy not only are more mindful as they resist temptation but also experience positive affect as they congratulate themselves for succeeding. This process creates a feedback loop, as self-efficacy is heightened by the satisfaction with and the feeling of pride in progressing toward goals (Schunk, 1990).

Even across the relatively short 12-week span, a pattern of congratulating oneself for resisting temptation promoted a sense of improved self-control and pride. Participants’ pride came from reflecting on instances of relatively recent resistance or on months or years of success in the DMP. These stories describe a process by which difficult struggles lead to learning, personal growth, and self-improvement. Pride is an emotion that leads individuals to exert more effort in achieving difficult goals (Williams & DeSteno, 2008). For the mindful participants, the feeling of pride grows over collected remembered moments of resistance and becomes part of a new financial identity: “[Feeling good after resisting] is getting easier to evoke and [it’s] easier to resist the temptations” (MWM, 41–50, \$100–149K). “I pay attention to how good it feels not having so many bills to pay” (SHF, 41–50, <10K). “[I] keep focused on the end goal and notice the little steps toward success” (no demographics available).

The process of moving from temptation, through mixed emotions, to self-control, to a sense of success suggests that mindful participants reduce regret and deprivation during temptation by affirming core values or valued goals, distancing themselves from emotions, and experiencing pride after successfully resisting temptation. Eventually, individual moments of pride in resistance collect and form the basis of a new and victorious financial identity: “Along the way, I’ve had to pinch every penny, watch[ed] any and all expenditures, but I feel like I’ve

grown as a person” (SAM, 31–40, \$80–89K). Thus, the stories of DMP clients who succeed are infused with emotional, critical, and personal reflection learning (Bosangit & Demangeot, 2016) as they navigate the extended consumer experience of paying off their debt. Similar to cancer survivors (Hollenbeck & Patrick, 2016) and upwardly mobile consumers (Castilhos & Fonseca, 2016), mindful DMP clients construct narratives of victory and develop new-and-improved identities as they progress through challenging circumstances.

In summary, the stories show that mindful participants use strategies associated with higher self-efficacy; they work to manage their emotions and thoughts, exert effective counteractive control strategies, and resist temptation. Instead of focusing on items they want but cannot buy, mindful individuals experience pride and well-being, and over time they build their financial skills and develop a financially sober identity. Research suggests that the process of resisting “momentary allurements” eventually becomes automatic (Fishbach et al., 2003).

6. Discussion

To understand the role of regularly experienced temptations, this research focuses on individuals who must live on a tight budget for an extended time, during which they regularly face conflict between short-term desires and long-term goals. This study shows why interventions based solely on financial education and information are inadequate for many DMP participants. Financial education and information, including a specific plan for getting out of debt, is necessary but not sufficient for DMP clients to succeed; rather, additional specific skills associated with financial self-efficacy are also necessary. In moments of temptation, clients must be able to manage their emotions and work the program. A sense of entitlement accompanies low self-efficacy and frequently undermines budgets and financial goals. The clients most likely to succeed congratulate themselves when they resist temptation and feel pride in developing new

financial skills. We find that more mindful participants exert higher self-efficacy and succeed with little institutional help beyond the initial training and co-creation of a budget. This finding is consistent with socio-cognitive theory that shows that some individuals can succeed in health care programs with little help and support; these individuals have higher self-efficacy (Bandura, 2004).

Through experiments and field studies, socio-cognitive research estimates effect sizes, parcels out variance, and determines how self-efficacy mediates other variables. The current research is not designed to understand or extend socio-cognitive theory but rather to develop theory from participants' qualitative accounts of coping while in a DMP. In the process of analyzing the data, we determined that socio-cognitive theory and research are consistent with our findings. Because our research is qualitative, we were able to examine how individuals think, feel, and construct stories about coping with a long-term life challenge and to determine how these stories affect their long-term success in a DMP.

6.1. Mindlessness, acceptance, and mindfulness in coping with temptation

Consistent patterns emerge during participants' temptation episodes. Justification strategies and feelings of entitlement occur together with mixed emotions as DMP clients are tempted by hedonic products. Three profiles of responses to temptation are associated with eventual success or failure in the program. A pattern of mindlessness during temptation episodes is associated with failure in the program. Accepting participants struggle to separate needs from wants and experience disappointment rather than pride when they do succeed in resisting. Thus, these participants sometimes succeed and sometimes fail. For accepting participants, succeeding in the program requires continuously effortful self-control. Finally, mindful participants congratulate themselves and experience well-being when they resist temptation. Perceiving

themselves as successful appears to bolster mindful clients and helps them persist and thus succeed in the program in the long run. Conversely, DMP clients who show evidence of accepting and mindless profiles often write temptation stories that include negative emotions when they resist products.

Internal dialogues that facilitate emotion management appear central to success in long-term life challenges; in a debt context, this dialogue is helpful in reducing the emotional attachment to the wanted product and experiencing self-satisfaction after resistance. Some participants possess the emotion management skills to resist temptation without coaching, but others could improve these skills with training. As in Belk et al. (2003), our results indicate that the desire that sparks temptation is wrought with strong emotional conflict and suffused with passionate attachment: “Desire, like fire, is a wonderful servant but a horrifying master” (p. 343). The force and complexity of emotions underlying temptation are the reasons psychological distancing from internal justification dialogues and psychological entitlement play an essential role in resisting temptation.

Our findings extend the work of socio-cognitive theorists investigating the role of self-satisfaction as a feedback loop to increase satisfaction (Bandura & Locke, 2003). We find that pride and self-congratulation help sustain motivation and well-being under conditions of long-term deprivation, as previously overspent consumers build a new, financially sober identity. Both counseling and support groups could help participants experience pride as they begin having success in the program. Periodic “badges” or awards that make milestones more meaningful may help participants maintain a sense of pride as they progress through the DMP. Participants who struggle with temptation and feel disappointed in their inability to afford some products may

persist in the program longer if they are coached to congratulate themselves when they resist temptation.

The results indicate that accepting participants struggle regularly with separating wants and needs while in the DMP. These consumers invoke the program as a boundary on spending, and though they try to spend on needs rather than wants, they do not appear to derive satisfaction and well-being from their success in resisting temptations. Some of these DMP participants succeed in the program, but others fail. Future research could determine whether accepting participants who succeed in the program are more prone to re-entering the program than mindful participants. In addition, research could investigate whether training that helps accepting participants become more mindful would improve self-efficacy, well-being, and overall success rates in the program. Finally, we collected data only for 12 weeks of the DMP. While coping style during these weeks is associated with long-term success and failure in the program, some participants may eventually change their coping strategies. For example, some participants categorized as “mindless” eventually succeeded in the program. These participants may have become either accepting or mindful as the program progressed.

6.2. *Justification for hedonic purchases and entitlement*

This research shows that justification processes can lead consumers to break budgets. Experimental research indicates that consumers justify purchases by invoking hard work and effort (De Witt Huberts et al., 2010; Khan & Dhar, 2006; Kivetz & Zheng, 2006). Our longitudinal study reveals that DMP participants use an effort-based justification strategy in a specific way: resisting temptation for a long time paradoxically justifies giving into a current temptation. Additional ubiquitous justification strategies emerging from our research include emotion repair, physical states, social norms, and special deals. Social norms–related purchases

fall between wants and needs, and accordingly participants try to determine what purchases they can justify as necessary to meet social and work obligations.

Justification strategies are girded by a sense of psychological entitlement, with many participants using the words “entitled” and “deserve” when describing their temptations. More mindful, efficacious participants counterargue their sense of entitlement. The perceived growth in the culture of entitlement in the United States has received ongoing, negative attention from social commentators (Campbell et al., 2004). Counselors need to stress to participants that they may feel entitled and thus justified in making out-of-budget purchases for all the specific reasons we uncovered in this research. Nevertheless, participants may benefit from including some hedonic purchases in their budgets rather than discounting all hedonic products as unjustifiable. Casting all hedonic purchases as “wants” and attempting to resist anything that is a “want” heightens remembered disappointment and emotional struggle during a temptation episode. Our research suggests that fitting an occasional “want” into the budget may lessen cumulative disappointment and struggle during the long DMP.

6.3. Mindfulness, self-efficacy, and socio-cognitive theory

We find four specific categories that correspond to experiences of self-efficacy while in serious debt. Emotion management, goal focus, sense of entitlement, and evoked financial identity are all related to self-efficacy and mindfulness in a DMP. Participants who manage their emotions, work toward a goal, and resist a sense of entitlement are likely to succeed in a DMP. Participants’ accounts suggest that efficacious individuals become mindful during temptation episodes, which allows them to pause, distance themselves from emotions, consider their goals, and feel successful when they resist making unbudgeted purchases. Research in clinical psychology demonstrates the effectiveness of mindfulness-based interventions (Kabat-Zinn,

2005). Teaching individuals to be more mindful can be effective for a wide variety of challenges, including coping with pain, depression, anxiety, and ADHD (Brown & Ryan, 2003; Grabovic, Lau, & Willett, 2011). We extend this research by showing that even without training, some individuals become more mindful when they face challenges with a sense of self-efficacy.

6.4. *Financial education alone is not enough*

Our findings support the applicability of socio-cognitive models for understanding how DMP participants cope with debt. Understanding how DMP clients think about temptation enables us to interpret and understand research questioning the effectiveness of financial literacy programs (Fernandes et al., 2014; Richins, 2011). Our results suggest that succeeding in a DMP requires more than financial education and a budget. The majority of DMP clients ultimately fail (Cambridge Credit Counseling Corp, 2013; Milstein & Ratner, 1981), despite co-creating a realistic budget with their counselors and receiving financial education on budgeting and credit use. While research in the Weight Watcher's context highlights the importance of spiritual-therapeutic ideologies in groups to create well-being (Moisio & Beruchashvili, 2010), credit counseling organizations focus almost exclusively on financial education strategies. Thus, DMP clients are left to themselves to cope with tight budgets, internal justification dialogues that may override budgeting, and negative emotions related to not being able to buy wanted items. Research in other domains successfully uses various other methods to enhance self-efficacy, such as regular meetings with counselors, visualization, desensitization, and behavior modeling (Bandura & Locke, 2003; Schunk, 1990). Interventions designed to increase financial self-efficacy may raise success rates in DMPs. Several participants wrote that merely reporting their weekly temptations during the study increased their attention to their thoughts and feelings and helped them resist temptation.

Scholars emphasize that self-efficacy is not merely a reflection of prior performance. Efficacy beliefs have a strong effect on motivation and performance, even after controlling for prior performance and measures of ability. Scholars also consistently find that self-efficacy can be strengthened. Our findings suggest specific ways to raise self-efficacy (Bandura & Locke, 2003). Key hedonic purchase categories associated with temptation (apparel, electronics, more-than-basic food, home decorations, special events) and the contexts in which consumers are likely to be tempted (e.g., when hungry and/or tired, when faced with social obligations) can serve as prompts for DMP clients to imagine how they might handle these tempting situations. Being familiar with common internal dialogues may also help DMP clients manage their emotions during temptation episodes. Developing a set of questions to ask when tempted may prompt consumers to pause long enough to become mindful. Counselors can work with DMP clients to anticipate special occasions and build them into budgets more explicitly. DMP clients can be encouraged to find tangible reminders of their core values, such as keeping a family picture in their wallets.

We find four themes that vary along a continuum of self-efficacy and mindfulness: emotion management, goal focus, sense of entitlement, and evoked financial identity. All four themes offer potential ways to improve self-efficacy. The introductory seminar that presently focuses on financial education and budgeting could add modules geared to increasing financial self-efficacy. For example, participants could actively imagine temptation episodes and learn responses to the mixed emotions and sense of entitlement, which are common elements of challenging temptation experiences. Continuing seminars and/or support groups could be added to the program to help “accepting” and “mindless” participants improve their financial self-efficacy and become more mindful during temptation episodes. Future research should determine

whether mindfulness training along with increased client awareness of the common aspects of temptation experiences can help DMP clients better manage their emotions, create emotional distance, and ultimately succeed in the DMP.

7. Conclusion

Consumers who accumulate substantial debt often try to avoid bankruptcy and build their credit scores. For most DMP clients, the experience of paying down debt results in hardship and frustration. Financial literacy education alone is often inadequate to alter the lives of indebted consumers; financial self-efficacy is also necessary to succeed in paying off debt. Financial literacy training improves financial knowledge but overlooks additional cognitive and emotional skills necessary to resist temptation and work the program. When overconsumption requires difficult changes in behavior over the long run, efficacious individuals become mindful when faced with temptation. Mindfulness is associated with strong financial self-efficacy, including the experience of authentic pride, success in achieving goals, and transformed consumer identity.

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Table 1

Weekly number of participants in survey and DMP outcome.

Week	N	DMP Failure Rate
1	100	29%
2	75	23%
3	78	22%
4	67	22%
5	60	22%
6	62	19%
7	64	19%
8	55	13%
9	53	17%
10	44	18%
11	47	21%
12	48	19%

FIGURE 1: TEMPTATION'S ITCH

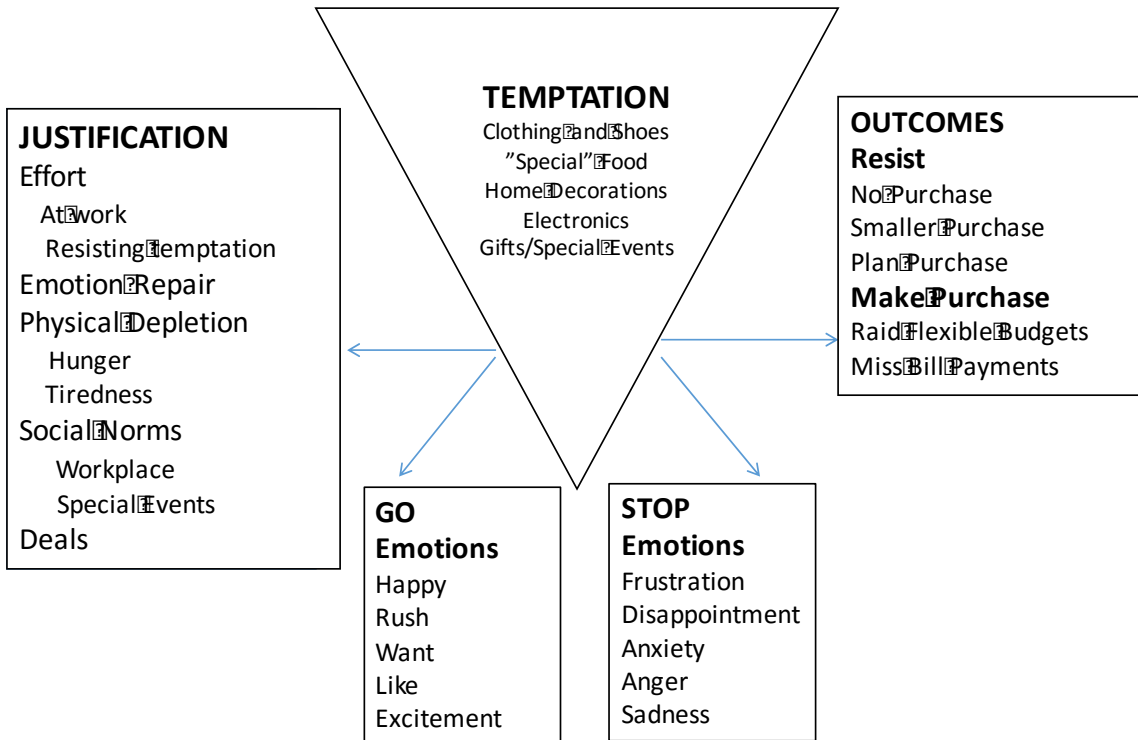


FIGURE 2: MINDFUL, ACCEPTING AND MINDLESS RESPONSES TO TEMPTATION

	MINDFUL	ACCEPTING	MINDLESS
Emotion Management	Automatic resistance or mixed emotions with pride upon resistance	Mixed emotions with disappointment upon resistance	Desperation, panic, anger, avoidance
Goal Focus	Working the program with limited setbacks	Working the program with occasional setbacks	Occasionally works program; often avoids or rebels
Evoked Financial Identity	New and improved; financially sober	Financially sober, but misses the old free-spending self	None
Sense of Entitlement	Rarely entitled	Feels entitled, but may counterargue their sense of entitlement	Frequently entitled

Table 2

Mindlessness to mindfulness by program outcome.

Participant Category	Final Outcome in Program			
	Drop Out	Completed	Self-Admin	Total
Mindful	1 3.3%	25 83.3%	4 13.3%	30 100.0%
Accepting	11 28.2%	19 48.7%	9 23.1%	39 100.0%
Mindless	11 64.7%	5 29.4%	1 5.9%	17 100.0%
Total	23 26.7%	49 57.0%	14 16.3%	86 100.0%