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The Good Life: Mormons and Money

Rachel D. Cranney

A thesis submitted to the faculty of  
Brigham Young University  
in partial fulfillment of the requirements for the degree of

Master of Science

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## ABSTRACT

### The Good Life: Mormons and Money

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This research addresses the paradoxical beliefs and conceptualizations about money and stewardship among young adult Mormons and its consequences for the Mormon identity. The findings for this paper are based on 12 in-depth interviews with Brigham Young University students, recently graduated students, and, when applicable, their spouses, totaling 20 interviewees between the ages of 20 and 31. The data suggest that unique beliefs surrounding money have emerged from the Mormon culture as remnants of their early Mormon values still lingering in contemporary Mormon culture clash with the individualistic and consumer culture surrounding the interviewees. Interviewees demonstrate cognitive dissonance as they attempt to combine the contradictory concepts of stewardship and consumerism into their financial attitudes and behaviors. The connection between money and their Mormon identity was articulated often as a need to stay out of debt and avoid extravagance.

Keywords: Mormons, consumption, religious identity, money

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## INTRODUCTION

While there have been numerous studies on the correlation between social class and religious affiliation as well as social class and consumption habits (Sherkat and Wilson 1995), few studies within consumption scholarship have focused on the influence of religious identity on consumption habits and lifestyles (French 2003; Katz-Gerro 2002; Hirshman 2000). Some of the few studies that have discussed religion and consumerism have questioned whether religious morals have influenced consumerist values, or whether consumption and the fascination with wealth has become a moral source itself. (Cambell 2004; Leach 1993). Others believe that religion adapted to the consumerist changes around it (Wuthnow 1988; Schmidt 1995).

In the contemporary world the emphasis on consumption has transformed from hobby to lifestyle (Stearns 2001). While some view consumers as unwilling to constrain their desires to outdo their neighbors, others blame a society in which unhealthy social pressures, norms, and social institutions dictate a lifestyle that is unattainable by the masses and leads to personal distress and financial ruin (Bernstein 2008; Leicht and Fitzgerald 2007; Karger 2005; Warren and Tyagi 2003). The literature on consumerism suggests that consumption habits are in large part a response to the artificial need created by advertising (Bauman 2007; Ewen 2007; Strasser 1989). While marketers may manufacture needs in order to drive consumption rates, the success of marketers is not isolated from the inner workings of the society they target. The failure of some marketing campaigns suggests that other elements are required for success in influencing consumer behavior (Strasser 1989). The success of marketers is evidenced by their ability to promote consumerism as well as access specific identity groups, such as those

based on ethnicity, and replace the purchasing habits with new ones that support their own sense of identity (Cleveland and Laroche 2007; Strasser 1989). Yet while recent studies of the consequences and characteristics of a consumerist society are abundant, little research has been done to reveal the meanings of consumption for ethnic and religious groups (Katz-Gerro 2002). In order to illuminate the *why* of consumption for a specific religious group, this study focuses on the question: “How does being an American Mormon affect consumption attitudes and decisions?”

Alongside the doctrine and theology of the Church of Jesus Christ of Latter-day Saints, there has been a unique culture that has developed as well (Givens 2007; Thernstrom 1980). This culture has developed to such a point that it is considered by some scholars to be an ethnicity (Limerick 2000; Parry 1990; Thernstrom 1980; Cope 2010). I will refer to this ethnic development as Mormonism throughout this paper and consider it distinct from the doctrine that it is built around. While some of the practices of this ethnicity coincide directly with church doctrine, there are others that may not have doctrinal foundation, but have become deeply embedded within the culture of the group so as to become like doctrine, or one might argue, stronger. Elements within Mormonism often contradict one another (Givens 2007, Mauss 1994). One such conflict that members of the church may experience is related to the pressure of materialism and to consume from the larger American culture and from within the Mormon culture as well, while at the same time being presented with ideals of frugality, self-sufficiency and caring for the poor that stem from early Mormon values. This study is designed to better understand how this conflict or cognitive dissonance is understood and lived by Mormons.

## BACKGROUND

Though the word *ethnicity* has appeared frequently in usage in academia and the mass media over the past century, its definition is still vague and varies according to the user's purpose (Cornell and Hartmann 2007). In this paper, ethnicity is understood to mean the construction of identity of individuals and groups through the interaction of agency and society (Nagel 2004). Cornell and Hartmann identify several "construction sites" or arenas of life and interaction in which ethnic identities are formed, eroded, reinforced or revised. These include both institutional contexts, such as the family, education, religion, economic and political activity and more informal contexts such as interactions and activities associated with daily life and experiences. Several of these are potentially relevant to this study, especially religion, economic activity and daily life. The meanings and boundaries that separate and create ethnicities often stem from consumption habits. Distinctions in consumption habits can often be used as indicators of boundaries between and within ethnicities (Geertz 1963; Halter 2002). Ethnicity is more than merely linked with consumerism; it is often its cause (Hirshman 2007). Whether it is the clothing store, fast food restaurant, or preferred vacation spot, ethnicity often drives consumption attitudes and decisions (Halter 2002). Thus, in order to understand an ethnicity, one must understand an ethnic group's attitudes and decisions in regards to consumption and consumerism.

Theorists of consumption have long discussed its importance and meaning in society. Veblen's (1899) theories of conspicuous consumption present each social class as using wealth as a means for advancement into a higher social class. Bauman (2007), though acknowledging Veblen's accuracy for his day, discusses the transformation in the

meaning of consumption from flaunting wealth that was stable and lasting to conspicuous wasteful and instantaneous consumption habits. In the context of consumer culture, the individual realizes that the clothes, house, music, and activities he or she consumes determine perceptions by others. Bauman argues that individual's choices of consumption are symbolic of the group identity or affiliation of the consumer. In the past one's workplace, community, and class played a pivotal part in giving a sense of self. Increasingly, however, consumption takes command in creating the boundaries that build one's identity. These boundaries are endless, shifting and readjusting and according to Bauman never final in contemporary society. The process of identity formation, according to Bauman, involves a constant struggle between the human values of security and freedom (2008).

Wiska (2002) takes issue with the assumption that class has taken a subordinate role and also argues that consumption is neither a conscious means of identity formation nor as fluid as Bauman argues. Through a quantitative study attempting to capture various characteristics of consumers, Wiska found six types of consumers: *material hedonist, home oriented, materialist deprived, highbrow lifestyle, green and critical, and thrifty*. For a group of Finnish research subjects, Wiska shows that social economic status, age, and gender are strong indicators of how subjects would consume. Wiska asserts that most of her research subjects had modest and often thoughtful and purposeful patterns in spending. Thus, theories that include consumption as a means of flaunting social class or gaining identity are incomplete without acknowledging the rationality behind their consumption.

Frequently, if not entirely, the academic discussion of consumption fails to consider the meanings of consumption for the majority of society (Twitchell 2000). Consumption habits reflect more than merely socio-economic standing. Religious observance can also impact consumption habits (Katz-Gerro 2002). If this relationship is consistent for Mormons as well, they will consume in order to display and validate themselves as Mormons. From a 50 cent bumper sticker that reads, "All my money and children go to BYU," to participation in a personal guided tour of Guatemala's ancient ruins, I suspect Mormons will consume to express their membership within the Mormon ethnic group.

Inherent within cultural and ethnic groups are the creation of markers to maintain identity. While some of these markers do not necessarily involve consumerism, such as in the case of kinship, language, and region (Geertz 1963), others such as dress, architecture, food, and social taboos act as guidelines in consumerism to preserve the group's identity (Nash 1989). Because one's morals and values are often involved in choices to consume more or less, they must also be considered in any discussion of consumerism. More research is required to understand how one's religious identity may influence the way in which individuals consume (Hirshman 2000).

### *American Values*

In studying the ethnicity of Mormonism, it is essential to address the larger American national identity and the American cultural context in which Mormonism is located. While the LDS Church is now an international religion, the roots of Mormonism are within American culture (Givens 2007). In this study, participants are not merely

ethnically Mormon, but they also have a strong American ethnicity. Understanding how informants negotiate between the two identities is essential to this study's focus.

A review of United States history, economy and culture is useful in understanding how consumerism has become so important. Using rural western Massachusetts as a case study, Clark (1990) argues that the transition to capitalism from its traditional exchanged-based economic system was a result of individual and family strategies to survive the economic, geographic, and social barriers of the time. He stresses the economic instability of a living based on agriculture and the inequalities for households that emerged because of this transition in society at large. He shows how individuals using strategies to respond to economic difficulty created by industrialization and urbanization led to greater dependence on cash, wage labor, decrease of credit, and greater dependence on the surrounding communities.

In Strasser's historical analysis of America's production and distribution processes, she illuminates the role of advertising and packaging techniques that have created "the mythology of consumption [which] insists that consumers are kings and queens" (287) in order that the marketers might profit off consumers. Strasser stresses in great detail the production and distribution processes that evolved in the 19<sup>th</sup> and 20<sup>th</sup> Century. She uses specific examples of the persistence of products still popular on the market, such as Crisco and Kodak, to emphasize the tactics required for success. Like Ewen (1975), Strasser illustrates the manipulative role of advertisers. Strasser, however, expands the view by adding the layer in her analysis of the retail market. Strasser illustrates the difficulty of breaking into ethnic markets, but also illustrates how advertisers adapt their product to become appealing to a given ethnic group. Strassers'

analysis of production and distribution is useful in illustrating how consumption has become appealing to various ethnic groups and is relevant in understanding the penetration of consumerism within the Mormon market. For example, in recent years marketers have found ways to break past ethnic barriers and sell their products, whether it is through venues such as “Clean Flicks” (a company that edits content deemed inappropriate in featured films) or by Mormons themselves creating their own music and film market.

Strasser’s description of the market becomes more relevant when understood in its historical context. As America transformed from an agrarian to industrial society there was an excess of products from the factories that needed to be sold (Ewen 1976). Society shifted from being a production-based society to a consumption-based society (Hamilton 2010). In an earlier era, the traditional values of frugality, hard work and self-denial inhibited such unnecessary consumption of these products. Advertisers began to take an increasingly important role in the market to create new perceived needs for products and to replace the old value system with a value system that would be more consumer friendly (Ewen 1976). Through promotions, sales, packaging and other new marketing techniques, advertisers attempted to mold the habits and values of Americans towards increased consumption (Strasser 1989).

Ewen argues that the current consumerist American society is a result of advertisers creating artificial needs at the turn of the century. Creating psychological insecurities and then playing upon them, advertisers created solutions to artificial problems in order to increase the sales of products and solve the problem of surplus production. Ewen’s arguments are important in understanding how Mormon’s financial

attitudes and decisions might be influenced by psychological insecurities. Because of their early history of isolationism, Mormons have always felt some element of estrangement from mainstream America and have in the past century attempted to adopt the behaviors and habits of their neighbors (Givens 2007; Mauss 1994). This motivation likely comes not simply from a desire to be at peace with its “gentile” neighbors, but from Mormon exposure and immersion in mass advertising. The results include stores with websites, such as [www.diviinemodestee.com](http://www.diviinemodestee.com), which help to fulfill the need to look and dress within the limits of the Mormon accepted dress code and thus cover the insecurity of being different. This artificial need to look and dress alike is perpetuated by advertisers who hope to profit from those who are different and may feel insecure and ashamed (Strasser 1989).

### *Early Mormon Values*

Historically, many religions have emphasized that an obsession with possessions is a distraction from a spiritual and devout life. Whether the ideal is a life in meditation free from worldly cares or shunning Babylon’s gold and wealth, nearly all major religions have rejected, in principle, the way of consumerism (Stearns 2001, 2006). Consumerism is often seen as the source of hedonistic philosophies of instant gratification that opposed the traditional teachings of frugality, industry, and the basis of religion (Featherstone 1991). Yet, nearly all have also, in one way or another, come to accept wealth, even as they warn of the dangers of consumption (Stearns 2001).

Many religions hold sacred the devoted penniless pilgrim who refrains from partaking of worldly pleasures in order to come closer to God. Thus, the Mormon pioneers who traveled to Utah were able to downplay their sacrifice of *possessions* as

senseless, and instead interpret it as a holy endeavor (Belk 1992). This journey allowed them to lose their dependence on consumption as a source of social status. However, it could be suggested as well that early pioneers placed more significance on possessions because of their scarcity. As Belk (1992) notes, the Mormon pioneers' exodus into the desert of Utah was comparable with the Israelites' exodus from Egypt. Their journey required various degrees of sacrifice of personal possessions.

While consumption habits may be a moral dilemma for many people (Schor 2000) religious or not, Mormons are in a peculiar position. Early Mormon history included a long period of heightened isolationism, both social and economic (Umbeck 2004, Arrington 1958). The time from which the Mormon pioneers settled in The Great Basin to past the time of the railroad, Brigham Young and other church leaders emphasized building a self-sustaining economy that would not require dependence on their "gentile" neighbors. Through the construction of various mills and factories, some of which were utter failures, Mormons attempted to create their own theocratic kingdom. With the formation of Zion's Cooperative Mercantile Institution (Z.C.M.I), Brigham Young attempted to buffer the impact of imported goods both before and after the formation of the railroad and supported home manufacturing. Mormons were encouraged to support such attempts to protect the Mormon economy and eliminate private monopolies through the establishment of a larger monopoly created by Z.C.M.I. that disseminated its wealth among the people (Arrington 1958).

During this period, the unique culture surrounding the church continued to develop (Givens 2007) an emphasis on community and cooperation (Arrington, May, and Feramorz 1976). The Mormons attempted to combat poverty and inequality through

implementation of what is referred to as the “Law of Consecration” or “United Order.” The motivations behind this order were to fight the selfishness, materialism, and self-interests of the early members and instead institute brotherly kindness, charity and unity (Israelsen 1978). LDS scripture asserts that the order was also established for church independence (D&C 78:14), in preparation for the celestial kingdom (D&C 78:7). It involved sharing goods, profits, and gifts and receiving such according to the individual wants and needs (D&C 51:3; 78:1-15; 104). Hill (1989) argues that the United Order in Kirtland and Missouri was a means of showing the values of the Mormon people: “where middle class Americans wanted equality of economic opportunity for white males that all men might have a chance for the good life, Mormons wanted equality of goods so that social divisions might be eliminated” (p.29). This clash of values shows uniqueness in Mormon thought as compared to the society around it.

The economic system of the early Mormons in Utah was similar to rural Massachusetts in the 18<sup>th</sup> and 19<sup>th</sup> century that Clark (1990) describes. Mormons were highly interdependent with others within their same community or the communities nearby. With the introduction of the transcontinental railroad, however, they began employing different strategies to survive. Like Massachusetts, as individuals sought other employment because of a decrease in farmable land, there was gradually less exchange or barter and reliance upon credit to meet their needs. Conversely, there was an increased dependence on cash and wage labor. Such transitions affected the Mormons much as it did those of New England. As some succeeded in this new economic system and others failed, there began to be greater inequality within the community.

Living generally simple lives due to the necessity of facing Utah's harsh landscape, the Mormons did not have many of the material luxuries enjoyed by inhabitants of the Eastern United States. Yet what exposure the Mormons did have was often pounced upon to the chagrin of the Mormon leaders who desired an emphasis on self-sufficiency and home industry (Arrington 1958). It was not until the completion of the Union Pacific Railroad in Salt Lake City that Utah experienced more exposure to consumption habits of their eastern neighbors and easier access to their goods (Umbeck 2004; Hafen 1997). While the early Mormon Church instigated several non-materialistic practices such as the United Order, the Perpetual Emigration Fund, and the Welfare System, other practices might be interpreted as encouraging wealth. This might include the calling of wealthy and prominent men into leadership positions within the church as well as encouraging those who were financially prosperous to participate in polygamy (Thernstrom 1980).

The harshness of the journey to Utah and Utah's desert terrain made cooperation essential. Mormon cooperation allowed for the building and operating of a singular society from irrigation canals to cooperative retail stores (Gardner 2005). Cooperation was also a requisite in the large Mormon families (Anderson 1937). Soon a tradition of formal or informal cooperation was built into the value system among the early Mormons.

Early Mormons were eager to make a good impression on their gentile neighbors after having been persecuted. Early in Mormon Church history, leaders became convinced that encouraging tourists to visit Salt Lake City could support development of a good public image. Thus, they cultivated an image of musical artistry that would appeal

to the Eastern gentility and high culture through the Mormon Tabernacle Choir and organ (Hafen 1997). Leaders also encouraged members to let their virtues of orderliness, cleanliness, industry, and education be seen by visitors for the same reason. It was thought that by showing Mormons to be cultured and educated, visitors would be convinced of the truthfulness of the gospel the Mormons promoted (Young 1959). This mindset has not necessarily changed with time; the Church still cares a great deal about its public image. The Church faces the same struggle of wanting to appear mainstream while at the same time retaining its uniqueness (Mauss 1994). Some of the chief reasons for the persecution of the Mormons were polygamy, claims of direct revelation, anti-slavery attitudes, and their “chosen people” mentality (Anderson 1937). Polygamy became a source of social criticism and a major chasm between Mormons and the American political and social realms (Givens 2007). While this distance meant a rest from persecution and the opportunity for Mormons to establish their own identity, it also meant that Mormons developed a culture unlike their neighbors. Thus, when the two met, there was conflict (Hafen 1997).

The conflict was not merely because of the Mormon practice of polygamy, but also in large part because of the difference in economic structure. While the United States was moving rapidly in its acceptance of full-fledged capitalism, the Mormon cooperative economy ran in full opposition to such an economic structure (Arrington 1958). Many “gentiles” found entering into the Mormon economy difficult because of the large presence the Mormon Church itself had in almost all economic affairs within Mormon territory. The Edmunds-Tucker Act, designed to eliminate the practice of polygamy among Mormons, was also effective in weakening the Mormon Church’s

economic strength and eventually led to the Church selling most of its assets (Arrington 1958). Attempting to gain statehood and acceptance within the United States, the Church began to deemphasize the Z.C.M.I and other Mormon industries as a matter of Mormon allegiance, and began to accept more capitalistic friendly practices (Arrington 1958).

The majority of early Mormon converts were from a Protestant background. Many of these Protestant values carried into the Mormon culture (Anderson 1937). According to the Protestant tradition, work is done not merely for survival, but as a duty and calling. Self-control and moderation are highly prized. Using wealth for physical gratification and human lusts is seen as decadent, and not working is considered idle and immoral. At the same time, wealth is also considered a sign of salvation (Sterns 2006, Weber 1930). This attitude can be seen among early Mormons by Utah's motto of industry and the promotion of the simple life (Hafen 1997). Arrington (1958) goes so far as to dub Mormon's use of the spiritual in the temporal as the "Mormon ethic."

The concept of stewardship played an important role in early Mormon theology and culture and was used to describe one's responsibilities as a Mormon. The Merriam Webster Dictionary defines stewardship as: "the conducting, supervising, or managing of something; especially: the careful and responsible management of something entrusted to one's care" (2011). Essential to the meaning of stewardship is that it is not something that is owned, but cared for, for the purpose of another. The defining characteristic of lack of ownership, however, while difficult to implement in the early history of the Church through programs and practices such as the Emigration Fund and the Law of Consecration, became increasingly impossible as Mormon economic and social isolation

broke down and the larger individualistic and consumer culture became more dominant (Arrington 1959).

### *Mormon Theology*

LDS scripture warns against putting wealth and gain above God and his kingdom. *The Book of Mormon* reflects values of industry, moral virtue, and wealth. Wealth is portrayed as a blessing and gift of God for those that serve him (Alma 62:51). Seeking wealth creates social conflicts and inequality (4 Nephi: 23-5). This creates a moral dilemma for some Mormons. They are told that wealth is dangerous, but at the same time, such wealth is seen as a blessing of God and a natural sign of his pleasure and acceptance of one's performance. Where one stands, then, is continually in question. Nibley (1989) asserts that God endorses only one motivation for seeking wealth—that of helping the poor. He argues that the emphasis on profits and capital instead of cooperation and consideration will be damaging to the moral fabric of Mormonism. The principle of working together in temporal pursuits for the good of all is an eternal Mormon doctrine (Young 1877).

According to LDS scripture, the Mormons did not implement the United Order because of a pre-existing brotherhood and charity, but rather as an attempt to develop such virtues. It was implemented initially because members had been selfish with their property, persecuted the poor, and were not establishing Zion on celestial principles (D&C 105:3-6). However, the order failed in its early implementation because of mob persecutions, selfishness of members, the death of Joseph Smith, and legality issues (Israelsen 1978). The cooperation and attempt at un-coveted property that apparently

failed in Ohio and Missouri soon became a necessity as the Mormons moved west (Gardner 2005).

Umbeck (2004) argues that before the transcontinental railroad, the meaning of consumption was for showing social status, or perhaps illustrating a Mormon ideal (such as self-sufficiency). After 1876, however, consumption habits became increasingly meaningful to the identity of the self for Mormons. The degree to which Umbeck's argument is helpful to understand contemporary consumption is unknown. Further research must be done.

Farnsworth and Kroes (2002) suggest that the large family size of Mormons in comparison with the national average, as well as the high cost of homes in comparison with low salaries may be some reasons for Utah having the highest bankruptcy filings per number of households in the nation. Utah's economy may have suffered in the past because of the cost of educating the large number of children who would then often leave Utah taking with them all of their human and social capital (Anderson 1937). Lefgren and McIntyre (2009) suggest that the state bankruptcy filing rates are more dependent on bankruptcy laws and policies than they are a reflection on the individuals within those states. However, they note that filing rates are highest among those with household incomes of \$30,000-\$60,000.

In Urry's collection of essays, he asserts the role of space in consumption. Urry (1995) argues that within post-modernity, time and place have been reconstructed from their traditional meanings to instead be appealing commodities to be bought and sold for leisure and tourism. In attempting to understand the financial attitudes and behaviors of Mormons, it is essential to understand this shift in the meaning given to places. An

example of this is the changed meaning of the locale of Central America as it has become a destination for humanitarian cruises in which individuals pay money to travel with other Mormons for the purpose of digging irrigation ditches in Central America. It sheds light on why Church members might spend hundreds (or in some cases thousands) to visit Temple Square and attend General Conference in the Conference Center though they could more easily and comfortably listen to conference in their homes or a not too distant stake center. The culture surrounding Mormonism involves visual and place consumption in a similar fashion to other post-industrial societies.

One study (Beutler, Beutler, and McCoy 2009) of adolescents within Utah County school districts revealed two common attitudes towards consumption, *extrinsic* and *intrinsic*. Those who had extrinsic attitudes focused on consumption of expensive and high status items, while those manifesting intrinsic attitudes emphasized consumption related to building personal and family relationships and growth. Because the participants of this study were not asked their religious affiliation, it is difficult to discern to what extent religion plays a role. Yet, because of the high Mormon density within Utah County, the results may be helpful in suggesting possible trends among Mormon populations. To discover the role of religious ethnicity in attitudes toward consumption, further research must be conducted.

## METHOD

I undertook an ethnographic study of Mormon ethnicity and financial experiences, behaviors and perspectives in order to capture the possible paradox faced by Mormons as they confront assimilation into the larger culture of contemporary consumerism while attempting to maintain their communal values. Undertaking this research from a grounded theory approach (Corbin and Strauss 1990), I conducted semi-structured, in-depth interviews (Creswell 1998) to obtain the detailed data needed to build a theoretical understanding of an under-researched topic. Given the exploratory nature of this research, an ethnographic approach helped to better understand the tensions between living Mormon ideals and attempting to adhere to non-consumerist values in a consumer oriented society. The semi-structured in-depth interviews allowed me to gain access to the financial attitudes and decisions of informants and understand the basic thought processes that might be ignored or undetected in a survey or covered less completely in a focus group with other informants.

### *Sample*

Consumer culture in America has increasingly redirected marketing techniques from adults to children in the recent decades (Schor 2004). In an attempt to capture a population immersed within the consumer culture from childhood, this study focuses on individual ages 20-31. By selecting a diverse sample of participants (Creswell 1998) my data shows the relevance of specific traits for financial attitudes and behaviors.

By using the relatively homogeneous population of students with ties to Brigham Young University, I am limiting my ability to generalize my conclusions to the Mormon population. Middle and upper SES individuals have higher rates of college attendance

than those with low-SES (Rosenbaum 2007). My sample draws from a group that is most likely to act as trendsetter for future Mormon mores acting as it does from middle and upper class impulses. As Brigham Young University is the oldest and most elite of the universities in the Church Educational System, it naturally draws individuals who will likely act as formal and informal leaders in the future.

In this study I draw on data collected through twelve semi-structured in-depth interviews with Mormon Brigham Young University students. Using targeted or purposive sampling, I recruited from friends, former church congregations, acquaintances, and referrals. The sample was selected to include a range of backgrounds, majors, interests and experiences, while all had in common involvement in the LDS church and most had experience with the BYU community. Most of the interviewees were also selected to represent a range of financial behaviors and attitudes; referrals were the exceptions. While most were recruited for their affiliation with a typical segment of Mormon culture, one couple was targeted for their extreme non-conformity and contrasting attitudes among the other interviewees towards financial and life attitudes.

In order to sample individuals who had been immersed in the hyper-Mormon environment of BYU, no freshmen were included in the sample. Seven of the interviewees were graduate students. Interviewees varied in academic disciplines and programs; there were, however, two English majors, two exercise science majors, and two law students. The majority of interviewees were white and middle-class. Six of the males and three of the females were former missionaries for the Mormon Church. Sixteen of the interviewees had received their endowments from the Mormon temple. Two of the males had mentioned a period of inactivity in their early 20s. One

interviewee was from South East Asia and became a Mormon convert in her teens. Five interviewees were raised in California, five interviewees from Utah, and three from Idaho. The remaining came from areas across the United States.

Eight of the participants were single. The remaining six interviews were done with married couples. There were a total of 20 interviewees, 12 of whom were female, and eight of who were males. Of the six couples, two of the spouses were neither current nor former BYU students. One couple was both recently graduated from BYU and the husband was interning before he attended a masters program. Three of the married couples were parents (each couple had one child.) One interview included three singles who were friends. Participants varied in age from 20 to 31 years old.

Interviewees were provided with information about the research question and were asked to read and sign a letter of consent acknowledging the voluntary nature of the study and their recognition of their ability to withdraw at any time before they were interviewed. Interviewees were assigned a pseudonym in order to protect their identity and ensure confidentiality, and interviewee information was kept in a secure location. While interview questions were adapted according to the responses of the interviewees, questions were focused in the area of personal and cultural financial attitudes and decisions. A sample interview guide can be seen in Appendix C.

### *Setting*

Interviews were conducted in casual atmospheres. I interviewed singles and referrals at a fast food location of their choice. For married couples I either interviewed them at their apartment and brought a small gift, or invited them to dinner at my apartment. A second interviewer was present for five of the interviews. Interviewees

signed a letter of consent and in most situations filled out a sample monthly budget before the interview began. The conversations were recorded with a non-intrusive hand held recorder. The duration of the interviews varied from 50 minutes to two and half hours. Interviews were conducted over the space of five months. There was one follow up interview for one couple, and e-mail exchanges with additional questions for several interviewees.

### *Coding and Analysis*

After the interviews were recorded they were transcribed. After the first interview I did a brief coding and then again after the fifth interview. Using the relevant themes and patterns identified in the first five interviews, the remaining seven interviews and additional follow-up interview were transcribed according to relevancy to the subject matter. A second coder also coded all of the interviews. After all the interviews were coded through twice by me, the primary researcher, and then by my research assistant, they were then compared and coded again. Memos were developed throughout this process along side the transcriptions and coding. The interviews were semi-formal and, thus, flexible enough to make recursive changes according to the responses and interests of the informants. Informants were told that the purpose of the study is to understand their financial decisions and attitudes. All interviews transcripts were coded initially by hand and later using a word processing software. Initial interviews were transcribed as the interviewing process continued in order to improve the focus of later interviews. After the initial codes were developed, I created concepts and categories from these codes, which were the foundation of the emerging theory (Corbin and Strauss 1990).

Pseudonyms are used when specific cases are discussed in order to endow interviewees with anonymity.

### *Purpose*

The purpose of this study is one of exploration. Thus, while I do not expect every finding to be applicable to the Mormon culture in general, I suspect that many of my findings will allow me to see deeper into the norms associated with Mormon culture and consumerism. Because of the high density of Mormons from throughout the United States within the environment of Brigham Young University, it in many ways represents the heart of the Mormon culture. I found Mormon values to be more apparent and obvious in an area of high levels of interactions among Mormons. Brigham Young University is located in Utah County, which has been relatively isolated from the outside culture and is a major Mormon population center (Association of Religious Data Archives 2011). Studying the Mormon community allowed for the observation of dichotomy in the choices that interviewees face as they encounter reinforcement of Mormon cultural norms and the growing possibility for assimilation within the larger culture as globalization occurs.

### *Premises*

Having lived my life as a Mormon in the midst of Mormons, I have been exposed to and participated in many of the cultural consumption norms of Mormonism. I am not without my own biases and opinions regarding their meaning and their relationship to one's personhood. Educated in sociology, a discipline built upon theories of inequality (Kinloch 1988), I have developed a discomfort with the stratification that exists in and outside of the Mormon community. This discomfort has intensified as I have questioned

how I can justify my middle-class American lifestyle and simultaneously fulfill my religious duty to “care for the poor and needy” (Stack 2009). My personal struggle with this question has prompted me to understand how those around me grapple with such justifications.

To allow Mormon background to be an asset in this research, I attempted an approach like the used by De Andrade (2000) who studied Cape Verdeans as a Cape Verdean; I have tried to take one step closer to my culture while at the same time taking a step back. By approaching my research question from a grounded theory approach, I have had to move beyond my present cultural perspective and delve into a deeper understanding that a qualitative methodology and theoretical application allowed.

## FINDINGS

Through the analysis process, themes and patterns were identified in the interviewees' financial attitudes and decisions. Though interviewees were sampled from various backgrounds, often they had similar phrases and logical reasoning to express their perspectives on money and its role in their lives. The themes, patterns, and phenomenon that emerged are presented according to section in order of their frequency and domination of topic within the interviews. Following this presentation of the central themes, the next section provides an analysis of the attitudes and behaviors discussed.

### *Debt*

A common theme throughout many of the interviews was a desire to stay out of debt as the LDS Church leaders have counseled. The marked emphasis on staying out of debt led many of the interviewees to mention how this sets members of the church apart from their American counterparts. Their impressions on this matter do not appear to be inaccurate (at least in their case) since those interviewed had significantly less debt compared to their non-LDS, American counterparts. In 2009 the average graduate had \$24,000 in debt (Project on Student Debt 2009).

Though most of this can probably be attributed to the affordable tuition of Brigham Young University, it is also likely that the lifestyle of Mormon LDS young adults contributes significantly. Brice recalls how he differed from his colleagues in the Marines: "A lot of the people you find in the military are typical, big drinkers and they live pay check to pay check because you have a pretty steady income. I was more conservative because I didn't drink." As Leslie put it:

I think another [way Mormons are different] would be how much of and what kinds of debt people have. That's one we're taught a lot, so I hope most Mormons

are trying to keep on top of their finances. Where I know a lot of people that use their school debt for other things they want.

When describing appropriate debt, interviewees mentioned school, a house, and a car, often citing Church leaders sanctions for such necessary debt.

Many of the interviewees had managed to avoid debt, especially through the aid of scholarships, parents, or student jobs. Those who had received scholarships often mentioned a sense of gratitude. For Susan, undergraduate scholarships had allowed her to avoid taking out student loans. She found herself in a habit of always packing lunches to avoiding eating out so that her student job would be sufficient for her living expenses and she would not need a student loan. This habit carries on into law school where she has had to take out student loans. Though most of her classmates eat out frequently feeling that they are already in so much debt as is and are hurried for time, for Susan, her previous ability to avoid debt has made her more hesitant to add unnecessarily to her debt now.

For some students, jobs are taken to avoid debt, even if it means a detour from their ideal career path. One law student, Eric, explained his choice to take a paid corporate law internship over his dream internship with a prosecutor:

At first this firm seemed like a really good way to save up. And to have a little comfort where all my friends are going into debt for law school, and we've been able to be blessed and not go so far into the red. But, that said, it doesn't necessarily mean it will always be, and it's certainly not my life's passion to sit behind my computer and do motions and contracts.

For Eric, his desire to avoid debt and have a comfortable life financially made him reconsider his career choices. Debt or fear of debt often molded the decisions of the interviewees. As Zachary talked about what he would do with more money he stated his first priority would be health insurance for his wife who is not an American citizen. He

said, “I’m even considering taking more loans out so that we could pay for insurance for her.” To Zachary, health insurance for his wife weighs on his mind, yet at the same time he struggles to know whether he should pay for insurance for her or take out more debt. In the meantime, he relies on emergency Medicaid to take care of any major health expenses as they did with the birth of their child.

For those who have debt, medical expenses are often cited as hindrances to getting out of the debt they were already in, or a reason for entering into debt. Debt, whether acquired for medical or other reasons, is often a source of emotional pain and sometimes embarrassment. For Natalya, debt from her freshman year of college was high enough that when she had to start paying \$200 a month for medicine and then surgery, she found it difficult to stay ahead. Stephanie talked about her feelings influencing the debt she has acquired. She pays about \$400 a month towards her debt that began with the onset of several serious health conditions. Describing her cycle of debt, much of which was primarily attained in medical bills, she said “I usually get it down to about \$1000 and then end up giving - like the American Disabled Children fundraiser - it put me back up to about \$1500 and stress put it up to \$2000.” While many of those interviewed had acquired their debt through student loans or living expenses while in school, those that had other debt could attribute a significant portion of that debt to health conditions. Regarding her debt, Stephanie continued:

One day I’m going to have a son who is going to need money for a mission and I could be saving for that right now. In the past 7 years I could have paid for someone to go on a mission, for me to go on a mission, but I haven’t because I’ve been frivolous. . . I’ve come to realize that my decisions are going to affect my future family.

While in the previous quote, Stephanie felt as long as she was avoiding debt she was fine, she also recognizes that if she had spent her money differently she could have been able to prepare and save for her future family, another stewardship. Feelings of guilt or a desire to pay off debt was often connected with its effects on the future family. Susan, who is currently single, is acutely aware of her law school debt and saw it as a burden she would like to get rid of as quickly as possible before she has a family of her own. Page had a similar sentiment:

I'm trying to get out of debt because when I get married I don't want to have that transfer over. When I do have an income I don't want to transfer that debt to other people. My debt was for school and a car which were totally legitimate, but still.

When speaking of those who had gotten into extensive credit card debt, many interviewees spoke disapprovingly. While the interviewees recognized that debt was not something that needed to be confessed to one's bishop, there was a sense that it had a negative impact on the debtor spiritually. Eliza describes how it's not bad to struggle financially, "unless you have crushing credit card debts that you've incurred. Because it's not a sin exactly, but it's something you've done that takes you away from the Spirit." Her husband, Mark, adds, "That's like a habit of something you did." Eliza finishes Mark's sentence with "volunteering." In this conversation, Mark and Eliza see debt as a choice and by referring to consumer debt as a "habit" carry a connotation of other negative habits proscribed by the LDS church such as drugs or gambling.

### *Financial Obligations of Mormons*

Among the most frequent observations of what it meant to be Mormon financially was the law of tithing, a generous fast offering, and a willingness to lay everything on the

alter. One's willingness to give was an important aspect for many of the interviewees, especially those who had received their endowments in the LDS temples.

For the many of the interviewees, any giving beyond tithing and a generous fast offering was optional. Eliza clarified that, "tithing isn't more or less that 10 percent. So I think in ways like that that the church has made it very clear how much you should donate." As Jackson explained, "That money you earn is yours, I mean technically it's the Lords because everything on this earth is his, but the way you spend it is your decision." Tiffany discussed what she would do with more money: "I mean definitely be charitable and pay your tithing and all that, but if I did have extra money I'd maybe buy a nicer house for my family, I'd feel like I'd be more focused on my family." Eliza and Mark talked about how money should be used beyond tithing and fast offerings:

Mark: That just depends on your discretion. The church doesn't say you should pay your tithing, but if you have a little extra you should send it.

Eliza: Except for specific instances like the Perpetual Education Fund. And in those cases it makes it easy because the prophet said instead of maybe donating to the Red Cross.

Mark: Like this Christmas the bishop said there were some families in need and we decided to donate.

For Mark and Eliza, how one used one's money after tithing was to be decided by the individual. They felt that in the cases of Church Leaders' requests more money should be donated, but if one was not told, they felt no obligation. Tiffany discussed what her family does: "My dad, like he always pays his tithing and he always donates, but yeah, if we do have extra money I wouldn't say he says 'Oh hey, we don't need it. Let's just give it away,' but he says 'Let's put it to something useful.'" It appears from Tiffany's comments that her father believes in supporting the church, and even donating to it, but that extra money could be more useful elsewhere.

What interviewees felt they should and did with their money often depended on how they conceptualized money. For some interviewees, money was seen as a stewardship, something that wasn't theirs, but God had given them to use wisely. For Stephanie, thinking of her finances in terms of a stewardship helped her take them more seriously. She explained:

I have credit card debt and I struggle with recognizing that everything has been given to me. I've gotten a lot better in the last 6 months and recognizing that it's a gift and I have stewardship over it, and that I don't do a good job at it sometimes eats away at me sometimes . . . I don't feel bad about spending money when I have money, it's just when I have debt and I'm staying where I am or worse.

For Stephanie, the recognition that her money was a stewardship (a thought that profoundly touched her during a Sunday School lesson by a Bishopric member she admired a great deal) and that by going unnecessarily into debt meant she might not be handling her financial stewardship well was a source of discomfort.

### *Wealth and Poverty*

The responses of the interviewees showed the complicated and uncomfortable relationship between wealth and poverty for Mormons. In some ways, the interviewees romanticized their student status and the "poverty" that accompanied it. Jokes were often made about beat-up cars, their cinder block apartments, or student loans. On the other hand, only a few of the interviewees seemed to be struggling to buy food or other necessities and many were excited for the time that they could afford the middle-class lifestyle in which they grew up.

While some of the interviewees were scrimping in some areas, especially on their food budget, only two of them reported coming from families that fell close to the poverty line. Eric felt he was perhaps less likely to make the correlation between wealthy

and righteous people because of his poor background. His wife, Sarah, also from a poor background, expressed their common sentiment: “It's hard sometimes because our parents were both very poor all of our lives, and they're still poor. So it's been hard for us to see money as a potential good, but it really can be if you use it in a way that would benefit other people.” For both Eric and Sarah, there was little idealizing of poverty. Eric talking about an ideal home compared to his past said:

I'd be dishonest if I didn't say I didn't have a little picture in mind, not a big house, but a comfortable house where there is room for everyone, and it's not cluttered, and a nice yard where everyone can play, and cars that aren't breaking down all the time . . . it really does affect the spirit when everyone is so cramped that they can't and they're sitting on everyone's lap and everything is cluttered because you don't have room for everything in your house.

Eric's conception of wealth and poverty was complicated. While he saw many good faithful members of the church in his predominantly LDS farming community where he estimated the median income as \$30,000, he also saw being poor as something undesirable and even a hindrance to having a happy life and “feeling the Spirit.” He planned on not having poverty as a part of his future. At the same time, as a law student with good prospects for a comfortable income he worried about how he would handle wealth:

Sometimes I feel like Joseph Smith . . . sometimes I feel like I'm tempted to want money more because I didn't have it when I was a kid. And the Lord knew that with the gold plates and Joseph. And I kind of feel like our education is that same gift. I don't want to get rich and get a big house and go to hell.

Eric, while recognizing that poverty was not conducive to being spiritual, felt that riches could also interfere with spirituality as well. Eric was afraid that too much comfort could have eternal consequences. On another occasion, however, Eric mentioned he would likely never “make it big” if he stayed in Utah since lawyers earned a max of only

\$500,000. This later comment leads one to question Eric's definition of "big." As Eric contemplated what he and his wife would do on the comfortable salary of a lawyer, he mentioned again and again helping his children out, especially educationally. His wife, from a similar financial background, was hesitant as she didn't want to spoil or ruin her children's ability to work hard for things. For both of them there is clearly a distinction between those who had worked for what they had, and those who had been given everything. Both of them also didn't want their children to feel the same discomfort growing up that they had felt.

Eric is not the only one with ambiguous and perhaps contradictory responses when describing what wealth is, especially when it came to too much wealth. Tiffany, whose father earns enough to be in the top 1% in the United States commented on her upbringing:

Yeah, my dad did give it to us pretty easy, like he gave us cars and money and stuff like that . . . honestly we're well off, but I would say moderately well off, I wouldn't consider us like really rich ourselves people.

Tiffany, though recognizing that she had been given much in her life, still felt that there were enough people above her in that 1% that qualified as really rich, that her family would fit only the label of "moderately well off." Later in the interview she said, "I think we live in a world where it is hard to have too much money." For Tiffany, wealth was something she did not have enough of, but was something difficult to have too much of.

Not all of the interviewees felt that wealth was as desirable as Tiffany. When asked if there was a limit to the amount of wealth or luxuries one should have, most of the interviewees felt that there was a line somewhere. For many, the line was, as Jackson

put it, “Between you and the Lord” and should be “guided by the Spirit.” The interviewees all mentioned that paying tithing and generous fast offerings was important to what it means to be Mormon. Yet beyond this, it became increasingly fuzzy as to their responsibility for any other financial obligations. When asked about a possible limit to how wealthy one should be, many of the respondents felt that there was no limit to the amount of wealth. However, most quickly qualified that statement suggesting that if one were wealthy one should be “generous.” For many of the respondents, as long as individuals were giving with their money, it didn’t matter how wealthy they were. As Jeremy put it:

I think if you have that much money, you should be an outstanding member in your community. There are some members in another ward and they are gijillionaires. It's kind of disgusting, their house is super amazing and they had the projector and screen before anyone else had it. But you go to any community building and they are there as one of the donators and they donate generously to everything. I think you do have a commitment to help the community out. It’s good for building a good environment not only for your family, but to have people give good opinions about members of the church.

Jeremy clearly sees a responsibility to give back to the community if one has an abundance of money. He doesn’t consider the abundance of money bad *per se*, but rather the misuse of the money is bad. He clarifies that indulging in luxuries should not come at the cost of paying a generous fast offering:

If you are paying a bare minimum fast offering and then getting that TV then that is wrong, but that's another thing. In that ward we would get fast offerings that were 500, 600, and 700 dollar fast offerings and you know that people don't [spend] that much money [on a meal].

Jeremy felt that there is a way that wealth should be used, but that wealth does not preclude one from being comfortable, or even living luxuriously. Jackson holds a similar sentiment in the following dialogue:

Interviewer: What about this nice things issue, do you think people who are successful and they did it through their own hard work, do you think they are justified in having some nice things or a lot of nice things? Is there a limit to how much they can indulge?

Jackson: yeah there is.

Interviewer: So after the prerequisite 10 percent tithing and fast offering, there is a limit to what you can spend on yourself?

Jackson: Yeah, but I think God has left it to be self-regulated.

Interviewer: So in theory there is a limit.

Jackson: Yes, because the spirit does not teach you to over indulge. That's not the nature of the gospel, but at the same time I think he would sincerely like us to have nice things. I don't think he has a problem if I have a home that is worth 3 million if I have earned 600 million dollars and I've given most of that money away and I've donated my time to serve the church. I don't think he has a problem with that. I think most of these people who have managed to stay clean of the vices of money will self-regulate.

While Jackson may consider a three million dollar home extravagant for some members, for someone that has made so much more it is not overindulging in comparison to how much the person could have spent on himself and because he has given so much. It is interesting that Jackson seems to think in terms of percentages instead of actual dollar amounts. It's also interesting that Jackson believes the Spirit does not teach you to indulge, but that God still wants us to have nice things, perhaps even 3 million dollar houses. He gives a specific example of a former church leader who sold his business for hundreds of millions of dollars, but "has just managed to be a person who has been able to keep that same mentality all through his wealth." Jackson adds, "He is careful with his money, he is very wise with it and he has very nice things, but he gives freely to a good cause." Jackson felt that this former leader was an example of a righteous individual who handled his wealth responsibly because though he had nice things, he also was very generous with his money and didn't let his wealth change his personality.

Similar to Jackson, other interviewees felt the real danger of wealth was its ability to corrupt. Many of the interviewees discussed how if they came into large amounts of

wealth they wouldn't want their children to know how much they made and would make them work for what they had. Kelsey never knew how much her parents made and wants her children to be raised the same way: "I never really want our kids to know how much money we have I think that's really important to me." Kelsey remembers driving "beater cars and not being spoiled right off the bat." Her parents frequently exposed her to poverty on purpose and instilled in her a desire to help others.

Though these interviewees felt that wealth wasn't bad, they were nervous about spoiling their children. The following dialogue with Zachary and Jade was a little more typical of most of the interviewee's desires for their future and present children:

Zachary: It is so engrained in my mind how money can affect people, I don't want money to affect how prideful I get . . .

Jade: We always said if we have money that we would make them work for their own cell phone. They would have to work for their own phone and car...

Zachary: Some of my friends when I've seen their parents just throw money at them so they don't really understand the concept of work or putting forth much effort . . . But their personality . . . shows that they had things and I don't want my kids to have that personality, I don't want to have that personality . . .

Interviewer: So is there a problem with wealth or just the pride that may accompany it?

Zachary: I would say it's just the pride; there isn't anything inherently wrong with wealth. I don't think so, but I think it's the pride of this is what I can have and this, and that materialistic mindset, but I don't think wealth is wrong.

For many of the interviewees, wealth was not itself wrong, but was feared or treated cautiously because it had the power to corrupt either through pride or materialism. It's interesting that for Jeremy, there was a differentiation between wealth and materialism. One could have money and be wealthy and fine, and yet one crossed the line if that money was spent on things.

Throughout many of the interviews, the conversation would turn towards what the interviewees felt about the deserving and non-deserving poor. While none of the

interviewees expressed an overarching condemnation of the poor there was a prominent theme that, especially in the United States with all the opportunities available, the people and cultures were often poor because of their own “poor” choices, some of which was included a sinful lifestyle.

Eliza describes her uneasiness with the way the poor are helped in the United States:

Interviewer: So do you ever find yourself uncomfortable with extremes either on the side of poverty or the side of wealth?

Eliza: I guess I'd be more worried about the people that are in extreme poverty but the reasons are so complicated that people are poor that I don't think I can generalize; I was actually talking about this topic with my brother Jared today. On his mission in Pennsylvania, almost everyone he met was on welfare, and he said that it was really awful for people because they had no purpose in life. They just let the government pay for things and they sat on the porch all day. I think that people need to have meaningful work to do and if they are skilled workers that have invested in being good at what they do that they should be paid enough to cover living costs. I guess I don't really have a problem with people earning a lot of money this way too.

Eliza felt that there was something wrong when individuals let the government take care of them, and they did not put forth an effort to support themselves. At the same time she recognized that for many, even working full time would not be enough to earn a living wage. Some need the opportunity and skills to be able to work.

Many interviewees recognized the practical benefits from living the standards of the church. Mentioning practices such as honesty, hard work, and abstaining from drugs, alcohol and gambling, many felt that one would naturally avoid many financial pitfalls. Many of the interviewees acknowledged exceptions to the idea that righteousness was followed by wealth, especially when it came to individuals outside of the United States. For Kelsey and Darin, God blessed individuals temporally according to their cultural

context. In regards to the question of whether there was a correlation between wealth and being righteous they responded:

Darrin: I would say yes, according to cultural, for example if we going to compare people from here to Mexico, they're blessed too, but according to their environment.

Kelsey: The church teaches you good principles, not to drink, to be honest and to work hard, you're automatically going to be a better worker. It's true that in Africa and in Brazil that when people joined the church their jobs always got better. Yeah, they would have horrible trials, but they always did better financially in the long run.

Kelsey and Darin felt that God recognized the cultural context of the righteous and blessed accordingly. This mindset seems to help them handle the discrepancies in lifestyle across cultures. For Darin, he saw how the people of Brazil were blessed by fast offerings. He also felt that being blessed by the Lord temporally was:

A mindset, they may not be the most wealthy, but they consider themselves righteous and they know they're doing the best they can. If I can compare it to the people in my mission: either they felt blessed with their families or health and felt that they were wealthy.

Darin felt that God blessed individuals in more ways temporally than just with money and that even having gratitude and feeling one were doing the best they could was compensation for a righteous life. Yet not everyone in the church feels as Darin. Kelsey recalls from her mission:

I remember one area on my mission, the wealthiest area in our mission and I remember the wealthiest woman in the ward saying if you're righteous you'll have lots of money. I would think unfortunately I do think it's a true principle, but some people take that and, of course, sometimes that's an easy way to be prideful.

Kelsey recognized that while individuals wouldn't always be blessed with money, that other members of the church may make that association. Kelsey recognizes a desire among some Mormons to become wealthy: "I do think some people do associate being wealthy as being a good Mormon. Sometimes there is that pressure, like make a quick

buck, like the Missionary sales.” Kelsey wonders if there is a tendency to make money (fast) in order to be a good Mormon.

Interviewees had various reactions to poverty they had seen on humanitarian trips, missions, or from personal experience. For some, it was a scarring event. These individuals felt sick when they returned to their homes and saw extravagance all around them. Kelsey discussed her disgust when she returned from her mission in South America:

I remember when I came home from Africa and my mom went and bought leather couches, and it was more like oh. But now being a few years older that as an artist, I do want matching things, and your home is a temple and granted you don't have to buy the most expensive things like you do at the temple but you know. I can understand my mom's desire, but still, when we get a couch it will be good and we'll have it. If I can get it for less, I will.

For Kelsey it was difficult for her to see the use of wealth towards such an unworthy cause as couches when she had just come from an experience where that money could have made such a difference in the quality of life for the orphanage she worked in. She describes having similar feeling when returning from Africa and seeing that her mom had bought new leather couches even though her old ones were fine.

These experiences affected Kelsey dramatically and taught her to keep her purchases and lifestyle requirements to a lower scale. She recognized that not everyone has the same reaction to poverty that she did. Speaking of some of her friends she said, “There's some, and they even served a mission abroad, [they] saw poverty, but they still want to throw the nicest parties and have the nicest car etc.” Jeremy differentiated between deserving and undeserving poor from his mission experience in Bolivia:

Oh the hunger banquet [A University event meant to teach awareness of global issues] bugged me, like absolutely bugged the snot out of me. I just got back from my mission in the poorest country in the western hemisphere and was in the

poorest areas too and they were like, “Americans are so wasteful and horrible” and just go off on how Americans are horrible people because we have a roof over our head and our walls aren't going to fall down on us at the first rainstorm, now that is an extreme. We're blessed to be in America, and we can have benefits for ourselves . . . but lots of families who are struggling is because they won't put forth effort and they expect other people to do it for them and then there are families that are struggling in third world countries, but there is a difference between the people that are just really bratty and then the people who just can't get a better job but say, “we're alive and we eat enough for each day so that's fine.”

Jeremy implied that there are different kinds of poor. He acknowledges that there are some individuals who, through lack of opportunity, are not able to escape their poverty, but feels there are others who feel entitled to more. He seems to express that the worthy poor are those with gratitude for enough food and being alive. He does not address those who simply do not have food. It is interesting that Jeremy feels his mission among the poor in Bolivia has given him authority to speak about poverty. From his comment, it appears he sees poor Americans as in a different category than those in countries of less opportunity. Yet he still does not romanticize the poor in his mission of Bolivia because he recognizes that some are grateful and some aren't. Jeremy felt that there was a lot of waste by the poor of aid they were given. Responding to a story of a friend who qualified for the government aid of WIC and didn't use it, he said: “Now when you say he was too republican to use WIC, I'm republican as you can get. But I'm up for using any governmental program I can since I'm probably using it better than the other people are.” Jeremy felt that it was alright for him to use government funds because he would make use of it better than others would. For the interviewees that did want to make a lot of money, many of them discussed using that money to benefit others. As Kelsey described:

I think, too, that we want to do well to help others but I don't think we've ever talked like, of course, we're going to be rich because we're righteous. I wonder if it's more coincidence, I feel like we'll be wealthy if we work really hard and it's meant for us to help others.

For Kelsey it was assumed that God would bless her industriousness with financial gains as well as if she was fated to help others.

### *Leadership Wealth*

Frequently in the interviews, interviewees would bring up the example of wealthy mission presidents and stake presidents in order to discuss the role of wealth within Mormonism. There was a common assumption that wealthy leaders were often needed because they were in a financial position to spend their time serving in their calling instead of working. Many interviewees were unaware that mission presidents and General Authorities receive a living stipend. For many of the interviewees, it seemed natural that many of their local and general authorities in the church were wealthy as they would be able to concentrate on serving and not providing for their families. Many saw the professions that are often accompanied by wealth as good preparation to serve as an influential leader. Jeremy, in the process of applying to medical schools talks about the type of people called to leadership positions:

If you look at mission presidents, either they are very wealthy like doctor, dentist type wealthy . . . or multimillionaires. I think there are people that get wealthy because they have certain callings in life, and I think there are others who just because they're following the commandments are blessed because they are using it in the right way.

Some interviewees felt that a majority of the leaders called were prepared and were inspired by God by those calling them. However, they admitted that some might be called because of family or social connections as well as a bias towards other wealthy individuals. Jackson commented:

Not calling people to really time intensive jobs, if they need money and this is going to take time from their job or ability to provide for their family. Almost always the church is saying that they don't want to call you to something that would take away from your family and for the man providing is key. At the same time, when the rubber meets the road in the church revelation is fuzzy, frequently. So I could accept the fact that some people who are in position of leadership and finding future leaders are capable of erring and being influenced by other socio economic factors. They are still people and they still have their ideas and biases. They have a bias to select people who are more wealthy because they have preconceived notions about their wealth.

Kelsey had a similar outlook:

I think sometimes it depends on who you know, and that doesn't mean that they are the most righteous. Like getting into school or other things, when you are high powered you have a lot of networks and ties and the church is kind of like a business and they have to run it like a business. Obviously it's a business ordained by God.

Many, though recognizing many of the General Authorities to be quite wealthy, felt that they were in the position they were in because they were not focused on their money and had probably used much of it for charity. As Darin asserted:

I think if you look at it, I would assume the general authorities made a lot of money, but think about their character. They probably made a lot and gave a lot too because they have given of their monetary wealth.

Stephanie had a similar idea:

If you have worldly wealth you can still get to the celestial kingdom. A lot of the Quorum of the Twelve have been very wealthy in their lives but that's not who they're about, they're about the people around them and once you realize that the money has been given to them.

To Stephanie and Darin, the General Authorities, specifically the Quorum of the Twelve, were individuals that were not focused on money. Darin assumed that the General Authorities have given much in order to remain in sync with their spiritual characters. For Stephanie, it was assumed that the General Authorities were more focused on individuals. It's interesting to note that Stephanie felt worldly wealth was

okay, not because of scripture or doctrine per se, but because members of the Twelve were wealthy. This seemed to end the question of whether wealth would inhibit one entering into the Celestial Kingdom.

While most of the interviewees realized that wealth was not a requirement for righteousness, most saw the importance of a leader having financial wisdom and control over his finances. Daniel mentioned disapprovingly how his role model was a Stake President that was close to bankruptcy for the last couple of years of his service. Others cited the importance of being an example of a good steward over one's own finances in order to help others as a Bishop does. To Daniel, being wealthy was not only important as far as being an example, but also so that people would take one seriously:

I definitely see that there is a value on making money, partly because I get this feeling that people who have not made money or have struggled, were exactly that situation. Yet it makes sense to me that you wouldn't want a bishop or stake president because people wouldn't want to listen to him. And it's not necessarily right, but it's that idea that if you've made money someone's looking out for you and maybe it's the Big Guy. Also, cause you make good decisions in other areas too.

Daniel saw the significance of respect in one's ability to be a good leader and recognized the role that wealth plays in that within the Mormon culture. Daniel also points out the tacit understanding within Mormon culture that if one is wealthy, God is blessing you.

The question remains as to how much individuals within the Mormon Church seek after wealth because they desire to serve in leadership positions or because they believe it is a desirable position to be in because of the plethora of wealthy leaders within the Church. Zachary questions whether individuals let pride accompany their wealth because they can't handle wealth like the General Authorities:

I think of the Brigham Young quote that the future members of the church that that riches is what was going to try the church members as if prophesying about

how wealthy. I'm amazed at some of the properties in Salt Lake City, Provo, Orem and there are some nice neighborhoods and so I think of the prophesy that they'll get rich, and go to hell because they'll become prideful. Perhaps some of these members see the wealth of the brethren and they just can't handle it.

Zachary sees some individuals wanting to be wealthy like the General Authorities, but are unable to resist becoming prideful with that wealth.

For many of the interviewees, there was an implicit belief that being financially stable was an important feature of both local and general leadership in the church. A good education was also expected as Kelsey put it: "They've gotten a good education and because of that they have a wealth of experience that is suitable for a church leadership position." For Kelsey it was natural that the leaders of the church should have a large amount of education, which also carries with it the correlation of more wealth. Some interviewees wondered whether there was a bias in choosing church leaders on the basis of wealth, yet most accepted the idea that the wealthy could possibly be better qualified, not because of their wealth alone, but because of the experiences in leadership, stewardship, and management that they likely would have acquired during their successful careers. Many of the interviewees mentioned wealthy leaders to justify the wealthy lifestyle, but often added the caveat that they had not let wealth corrupt them.

### *Law of Consecration*

The Law of Consecration was perhaps one of the most confusing and conflicted subjects discussed in the interviews. Many of the interviewees had different definitions. Interviewees' opinions differed as to whether it was a past, present, or future practice of the church, or some combination. Sarah expressed fear of a future implementation of the law of consecration:

I'm honestly really scared about it because we've worked really hard for the things we've earned, and I feel that way. I don't want someone to come and take it from me, and I know that sounds silly. I know my view is biased, and it's not celestial because I know I would want to give it to someone who didn't have something and at times I really do feel that in my life. I know someone is working so hard for the little they have, and I do want to give them of my means so we are more equalized, but I don't want to do that to people that don't work. I feel it's not a celestial opinion.

Sarah fears the future practice of the law of consecration because she is afraid what she has worked hard for will be taken from her and given to people who are lazy. The difficult aspect of the law of consecration for Sarah, as she understands it, is not that she will give up possessions, rather that those possessions may go to someone who doesn't work hard. She has a desire to help those who are working hard so that there is not such inequality in what they have. Kate expressed an apprehension as well:

From what I've heard just being willing to give everything you have to the cause of the Lord and that really scares me because, of course, I love the Lord and I don't want to give stuff up, but when I meet someone your natural impulse when you feel like they really need that, I can't imagine wanting to keep it for myself. Of course I would want to help them out.

Kate understands the law of consecration to mean that one gives everything to the "cause of the Lord." This idea is intimidating because she doesn't want to give up her belongings, and yet she knows that if she were to even "meet" someone and come to know their needs she would want to help.

Leslie described her understanding of the law of consecration in this way:

We talked about the law of consecration in one of my religion classes and he showed us some of the records and stuff and what they got back and often times they gave all their stuff; and they got it all back. Most of the time it was when you had excess of something and then you gave it back. And even though it's not like we're living the law of consecration like that, it's being willing to give whatever we have whether it be our possessions or time, or whatever. The law of consecration of our lives applies today, that we're supposed to give ourselves to the Lord and so everything we have should be used to build the Lord's kingdom,

but that's not to say you can't have entertainment and all these other things, but you should be doing what you can.

Leslie didn't seem as nervous about the Law of Consecration as Kate or Sarah because it occurred in the past; the individuals who did live it weren't living in total poverty and for the most part simply kept what they already had. She felt that the Law of Consecration was a practice of the church today, but felt that while giving one's all, one could still have entertainment. Her husband Jeremy expounded on what would happen if the Church implemented the Law of Consecration as they did in the past and as he sees them doing in the future:

If we went into that right now, all the video games would be thrown in and I think guys would be getting those, I don't think the women would be. I personally don't see the church selling all of those, because entertainment is important and TVs you need the news and radios and computer. You fulfill the needs of everyone and the wants will be distributed to be used.

Jeremy sees the law of consecration as more than just meeting a community's needs, but also their wants, even to the point of video games.

In contrast, Zachary understands that there is still stratification within a community living the law of consecration: "There won't be extremes on any end, but there will still be some more wealthy than others, but everyone's needs will be taken care of." To Zachary, the important part of the Law of Consecration is that it would take care of everyone's needs, though there would still be inequality. Eliza sees a form of the Law of Consecration in practice today; she explained:

I think we should get out of the monetary mindset, and it's more of a time and talents and you use your money to build those. It's like young men and young women's leaders, of course, they're going to be spending money and spending time where they could have a job. Or perhaps you have a boat, and people take the youth to Lake Powell for a week, but that was blessing members of the church, and that's more of how the welfare program of the church and

humanitarian aid, but I think we can get out of the mindset the law of consecration equals money.

Eliza felt that the Law of Consecration was more than just money, but was about the giving of your time and sharing your resources to help bless the members of the Church.

Other interviewees also frequently suggested that the law of consecration included one's time. Interviewees held various opinions as to what the Law of Consecration means and the way it would be implemented in the future. A few held reservations and anxiety at the possibility of its implementation. Others, such as Jeremy and Leslie felt that it would likely not entail too many changes from their current lifestyle while others, like Eliza, saw it in practice today although a different from the past and how it might be in the future.

### *Gender and Marital Roles*

Some patterns of financial attitudes and decisions among the interviews related to current or assumed future marital roles. Men often seemed to feel little sense of guilt for their financial purchases, whether frugal or spendthrifts. Women, on the other hand, seemed to think more of opportunity costs of spending money on one's self or individual family or on others who may need it more. This said, the women interviewed were not significantly any more ethically conscious in their financial expenditures than men and there was little evidence of one gender being more financially frugal than the other.

Daniel and Lily described their decision-making process before they buy things:

Daniel: When I buy something if I feel like I need it, I just get it. Most of the time I don't feel that much guilt for it.

Lily: That's true, we're both frugal, but he's definitely like 'we need this, this will make our lives easier and I'm like guilt ridden about any kind of spending of any kind.

Daniel: and I think ultimately we would be kind of similar as far as spending our money or the amount, but yeah she has a lot more guilt. I think for me it's maybe

just being part of a guy or apathetic, but I don't really feel think about the stuff, I don't really care, I'm just not going to spend a lot of money on stuff I don't need. Daniel: I don't feel guilty about spending money, but I just rarely feel there's stuff I have to spend money on. Lily feels more guilt than I do. . . . Lily: I feel guilty about a lot of things that most people don't feel guilty about and would say why do you feel guilty about that? I mean the fact that we bought a car that is really dependable. It's not on a daily basis that I think I shouldn't be driving car, but that is such an extreme luxury. And the fact that we paid for it in cash and we didn't go in debt, I just feel like we're in one half of one percent who could afford that kind of thing.

While both Daniel and Lily are remarkably frugal in comparison to the other interviewees, their reactions to spending are different in terms of guilt. While Lily may be an outlier on the amount of guilt she feels for her purchases, many of the female interviewees expressed similar sentiments, such as Stephanie when she said, “Even this meal, I didn’t even finish it, and someone else would have been so happy to have it, and it would be the only thing they would eat for the week.” Even though Stephanie’s actual behaviors were not visibly changed because of her guilt for not having finished her meal, she still feels it. Though Brice had lent money to family and helped several friends out in financially difficult times, he didn’t necessarily feel guilt for spending money, rather he felt sorry for not spending more money:

Interviewer: Do you ever feel any guilt about spending money?

Brice: I don't know. [long pause] I've gotten to the point that I just save up money just in case, but I haven't really done anything with it in the meantime. I guess I could have used that to enjoy myself more, you know. I've gone through a lot of school and everything like that, and I could have probably taken more opportunities to enjoy myself.

From these and other interviewee responses, it appears that while Mormon men may be just as charitable or frugal as their women counterparts, they do not necessarily consciously feel guilt for their financial purchases. Women, on the other hand, may not be that frugal, but they still feel others sufferings, as in the case of Kate: “I feel like I'm

kind of selfish and super worldly like I like my clothes or to get my hair done but when I hear about disasters I totally feel sad and I want to do something, but I don't feel my actions are very aligned with how I feel about people either.” Others, such as Susan described giving to charities despite her school debt:

Even now, I feel the need to donate to Japan [days after 2011 earthquake] or to first aid in that way. Like give more fast offerings, particularly when there are hardships in the world. Even though I'm a student, I do have an extra 10 dollars to spare.

This need to give may be to those experiencing natural disasters or it could be to others who are on an equal financial status. Natalya expressed her difficulty with giving:

I look at others and I know they want [something] and they aren't in the situation [to get it], even if I'm not in the situation to do so either . . . I just buy it for them. And it's because they aren't likely to buy it for themselves, and I think it's that attitude in mind.

Stephanie, with her financial debt, still felt split between saving and giving:

This is seriously my biggest problem. How do I save when I want to give? Um . . . I'm working towards that savings, but not probably as much if I didn't give as much. I take treats to work almost every other week and take my roommate to eat biweekly, and we don't have to, we could eat cheaply.

While most of the females interviewed asserted charity and giving into their comments, it was mostly single women who mentioned giving to the point of their financial detriment.

Jade and Zachary described their views on saving and giving and how they adapted to marriage:

Jade: When I was at BYU Hawaii on the slip for tithing it has general missionary, I would always save half of my paycheck and save some and put some on missionary fund or other charity and that way I save some and I'm also helping. That's what I use to do when I was in Hawaii. I just had the feeling I needed to help out. So I'm not giving all of it, but I'm splitting it.

Zachary: I was hoping she was going to say that. She comes from a very communal society [an island in Southeast Asia] and they share the land and everything they have. In the family I grew up in, we were more individual though definitely helping out the family, not that we wouldn't help anyone else out, but

we'd definitely save whatever extra we had so when I heard this story we were getting married that was very uncomfortable to me. I can't give half of my paycheck to the church. All the church asks is ten percent and I'm not going to give anything else because I'm not making enough. So I save, but in my mind I always have a gift or something like a charitable donation so certainly there is always a little bit that says let's be giving, but I'm definitely not near the extent of a communal society where my wife comes from.

While Jade was following her feelings that she needed to give, Zachary's response was a fear of the risky financial situation such generosity would create for their future marriage. While Zachary attributes much of his wife's giving nature to the community she grew up in, it's interesting to observe his reaction. While he still recognizes opportunities to give to charity or to others, he feels more of a sense of moderation. Later Jade discusses how when she got married she stopped being so generous because the money was no longer hers, but the family's.

Men and women seemed to also differ in those they admired and wanted to be like later on in life. While most of the women described admired family members as either giving or hard working etc, men often described economically successful men in their wards or other leaders. Jeremy explained:

In the ward that I grew up in, there were three sections. The ghetto where I lived, that wasn't really a ghetto but was middle class, and then there was the wealthy area. And just looking at some of the members that were there, they are really just down to earth and good people, but when it comes to the job they know how to do it and they're very professional and it's kind of interesting to see that in their church service too. They know what needs to get done. Almost all of them started businesses or started off on their own, so they're very motivated to make their own atmosphere. I think that's something I really liked about them is that when they started companies in construction or accounting where there is room for dishonest work and dishonesty.

While Jeremy admires these men because of their hard work and honesty, there is also a strong sense that his admiration comes from their ability to provide, be leaders, and be

financially successful. He doesn't mention anyone within his own social class though when pressed he said that these individuals likely worked just as hard and were as honest.

Though none of the married interviewees mentioned major discrepancies in spending behavior, some of them did recall major differences in financial behaviors between their parents. Stephanie spoke of her parents:

This is kind of extreme but I remember when we needed a car and instead of them discussing it, I remember he came home with two cars. They weren't brand new cars, I still drive one, but they were two cars that we needed, but we didn't need. It was convenient, but it wasn't necessary. So my mom was irate because she was getting in trouble for spending too much on groceries. Maybe my parents weren't good at communicating.

Stephanie was not alone in remembering her father buying a car without the mother's permission. Natalya described a similar event: "My mom would save like crazy using coupons and come home with a hundred twenty dollars' worth of food for forty dollars and they wanted a truck and one day my dad came back with a truck." Both of these stories seem to represent an extreme case in which the husband in the relationship made large purchasing decisions because he felt like he needed them, while the wife was forgoing comforts on a smaller level. It seems, however, that spending more because one is working is not necessarily tied to gender, but rather who is making the money in the relationship. Eliza and Mark expressed their feelings about spending money in the situation in which Eliza is the breadwinner:

Eliza: It's kind of funny because it's not like we're poor, I have a good job, but this is kind of funny, I'm not sure if it's a Mormon thing or what but Mark has this perception that we shouldn't spend money now because he doesn't have a job.

Mark: I don't want to spend money on things that I would get use of until I got a job until I'm making money. I can't reward myself until I'm the one making money.

Eliza: Even though I tell him don't worry, but yeah he has these white shirts that he's had from his mission that he picked up from the closet when he came to a new area. It's been 4 years since he's come home, and he'll still wear them so I've

pretty much just said to get some new shirts and not worry about it . . . so I think that might be kind of a Mormon man perception.

Eliza feels more comfortable as the main breadwinner spending money while her husband, feeling dependent on his wife, does not. While certainly the feeling that the man should be the breadwinner is not unique to the Mormon culture, it seems to be pronounced in the Mormon culture where men can gain much of their identity from their work and earning power.

Eliza is not alone in feeling more at ease to spend money when she is making money. Kelsey talks about feeling guilty for spending money and how she overcomes that guilt: “I feel guilty and I always feel like I have to justify it to Darin, and then I’ll work real hard the next day and then I’ll feel better.” Kelsey uses her earning capacity to make up for the guilt that she feels about spending habits. The ability to feel freer with money might not be limited to gender, but rather to whoever is earning it. Kelsey compares how she spent money when she wasn’t working and now that she is:

I wasn't working then. I felt guilty about buying lunch, but now that I'm making money and I'm hungry then I just say, ‘I need a break.’ Sometimes we value motherhood, but sometimes we still have that stipulation that you're not bringing money, and you shouldn't use the money I make.

While both Mark (the husband of breadwinner Eliza) and Kelsey would likely say that any money they had belonged to both of them, there still seems to be a double standard for the spouse not making money. While this sample is limited, it suggests a pattern of interest for further research; specifically, are Mormon women more comfortable spending money when they are earners? As Kelsey put it, there may be a formal acknowledgement that unpaid motherhood is a legitimate avenue, but those who make money may earn more authority, even if only in their own eyes.

### *Justification of lifestyle*

For many of the interviewees, questions about the morality of their wealth often did not bother them, even if they had experienced poverty or had close family members struggling financially. For many, if questions did arise, they were able to keep the questions at bay with examples of righteous individuals they knew. Jade discusses how it isn't wealth that is the problem, but the pride that can occur, "I think there are some wealthy members of the church and they are very strong, but if you let pride in then it can get in your way. You can be wealthy and be strong in the church." The plethora of wealthy "strong" members of the church have convinced Jade there is nothing wrong with being wealthy. Stephanie, when talking about wealth, discussed the wealthy members of the quorum of the twelve and suggested that wealth in of itself is not a bad thing. Susan discussed what she would do with more money:

And of course taking care of the poor and use my money, wisely, not wisely but in benefiting others and I think after that, travel some. But with that said, I don't feel like I have to feed all of Africa before I, yeah, make some life plans.

Susan feels a strong need to help others, and yet realizes that if she is going to be able to move on in her life, she has to draw some kind of line between simply meeting other people's needs and providing for her own wants or comforts.

Many felt that it was important to be financially stable enough to allow for a family and service in the church. Eric and Sarah explained how being a Mormon has given them perspective in planning, and planning for a life of service:

Eric: I think the church has given me a farseeing life perspective. We know that [our son] will be going on a mission, so it gives us something to save for.

Sarah: Like being potentially being mission presidents, and other things that the church asks us to think about, sometimes coming into money isn't a bad thing.

Eric: . . . We're taught, and I believe that we should take care of people in our family and those we love, and money is how we do that. So all the things to earn money, taking care of [our son] and saving for the future.

For Eric and Sarah, they justified their current saving and spending habits because of their plans in the church and as a family. Sarah didn't want to have her son go through what she went through because they didn't have enough. Her experiences with being poor were hardly romanticized. She said with emotion:

I never heard my parents argue about money, and I'm grateful because that really would have stressed me out. But I remember in second grade one of the mean kids in my class took my glue and just squirted it all over his paper and I remember crying at school, I knew how hard my parents had worked to get me that glue, and it was dumb, but it really hurt my feelings that someone would be so disrespectful and my parents had had such a hard time. And I just don't want [my son] to feel like his parents were struggling in second grade.

Sarah felt an intense desire to not have her son experience the pain she felt as a second grader. This desire became a driving force to save, and for her to support her husband in a lucrative career to be sure they could provide for their son. Her husband Eric discussed his decision to choose the higher paying career in law school:

When I first decided to go into law, it was mainly interest driven, but then practical considerations have shaped the short term. Maybe [in the future I will] take a less comfy job for something we're more excited about. But because of our religious beliefs, it would never be something that tore us apart as a family. I wouldn't be willing as a provider to sacrifice their needs for something I'm super interested in because that's just now how we roll.

To Eric, it wasn't worth going into a job he was more excited about in law because he wanted to provide for his family. He felt a duty as the provider to make sure he could take care of his family.

For Jeremy, there was a sense that family would be the primary focus of his later life. He described how he sees his life in his forties and fifties:

A bunch of little brats. So yes, that's the big thing of the future expenses is raising a family in a nice environment and having to get a home that's appropriate for a family. I guess that's one of my things is that I figure I can spend more on a home that's in the right community because of the family. You can spend more or spend less. I don't want to live in a rich community, but at the same time I want to live in a safe community where I don't have to fear my kids going out and playing the front yard.

To Jeremy it was important that his family was raised in “the right community.” He explained that this isn’t necessarily rich, but safe. He plans to justify spending more on a house in the future because of a desire to protect his children. For many of the interviewees, family became the justification for living a nicer lifestyle. Family, a central issue in the gospel, was an important reason for wanting a nicer lifestyle. Family was holy and unquestioned. Susan describes how purchases for the family are different than other purchases: “One neat thing too about paying off a house is that it's something bigger than yourself. When you make that payment each month, it's not just a building.” Providing a comfortable and safe environment for one’s family was taken as a high priority.

### *Risk*

A smaller yet not insignificant theme throughout many of the interviews was risk. Many of the interviewees are near graduation and are looking at entering a precarious job market. Others, including the single females in the sample, felt hesitant in speaking about the future because of the many paths their life could take. As Kate put it in response to where she sees her life at the age of fifty:

Oh my gosh, I have no idea what I'm doing with my life. Well, I want to be an English teacher, so I'm going to do an education masters after. And I'm not sure, but I think I want to be a stay at home mom. I feel like being a woman I don't feel a lot of stress about money because I either get married and have someone else provide or I'm single and I just support myself.

Kate didn't feel financially at risk because she did not feel the responsibility for a family in the same way a man might in Mormon culture. The life as an English educator, though perhaps not considered a highly lucrative career, was deemed more than sufficient for the single life she would lead. She talks about the lifestyle sacrifices that with a family might require:

I think I can eat Ramen for a week if I spend too much money but I don't want to make other people do that so it'd be hard with a family. . . I remember talking to my dad and being scared that I wouldn't be able to be a stay at home mom and he was like, "Well if you want two cars and you want a big house, then you'll probably need to work but if you're fine without you'll be fine. " And that's the way it was with my parents. We didn't buy a house till I was twelve, and we only had one car, and my mom didn't work, but that was fine.

For Kate, there was a sense that it wasn't right to make your family suffer because of your poor financial choices. She also recognized that if she was going to be a stay at home mom, an ideal for many LDS women, she would have to make some sacrifices. Kate is not completely unrealistic in perhaps not being satisfied by going "without."

When asked at what point she would feel financially obligated to work she responded:

If my husband didn't have a job, or if a big medical thing came up. But I don't know. I could get to the point that I don't have enough clothes, I don't feel cute enough, but hopefully I won't get into that mode.

Kate recognized that she would likely have the same desires to dress well and have lots of clothes like she has now. In her hoping, it appears she has a fear of those desires getting out of hand; yet she would feel at risk of not being able to maintain her current lifestyle.

Tiffany also discusses what it would take for her to feel like her needs were met and what that would mean for her family:

Obviously, if we can get the luxurious stuff, that wouldn't bother me. It's more the necessities, like if we're scraping to get grocery money that would be scary. Because I want a big family I would have to put off having more kids because I wouldn't want to have more kids and have them born into that environment so, I

don't know. I guess when the necessities become stressful to pay for . . . And you have to think logically, and I do want a big family and they [the Brethren] always say don't let money get in the way, but I wouldn't want to have to, like my dad's already done so much for me, I wouldn't want to put myself in a position where I'd have to mooch from them. I know my dad, he'd want to help us out, but if we got to that point when I'm married and an adult.

Tiffany had a fear of being poor and starting a family at the same time. She, like Kate, felt there were some things one's family shouldn't have to suffer. For her, she didn't feel her future children should have to experience poverty or risk. She felt her father should not have to worry about her financially after marriage. This sense of obligation and the risk associated with difficulty paying for the necessities led Tiffany to hesitate in starting a family, something both she and the brethren felt was important.

Many of the interviewees quoted Church Leaders and policies that were directed at self-reliance and financial security before helping others in order to explain their current or future plans and attempts at saving. Many discussed the need for helping oneself before helping others. It appeared that those least averse to risk were those who felt they had a support net. Kelsey, speaking of her California friends said: "Some of my friends who aren't concerned with getting really rich are children of some of the wealthiest in San Francisco." While Kelsey was describing these friends as being less materialistic than some of her less wealthy friends, it is interesting to note that they could afford to not worry about getting rich because they were less exposed to risk than those of a less wealthy background. Zachary discussed how having a safety net helps and has helped him feel less financial stress:

I'm confident that my parents would definitely help us out, they already have. When we left Hawaii I didn't have a job or anything and my parents opened up their doors and let us live with them. That was certainly very beneficial to us because we didn't have rent, we didn't have health insurance anymore, but we didn't worry about food, only the gas.

For Zachary, knowing that his parents would help him out if he needed it helped him feel less fear financially. Lily and Daniel discuss how being able to rely on Lily's parents for housing if needed helps them have courage to pursue less lucrative careers:

Interviewer: So you guys could make it on \$20,000 with one child, and be okay?

Daniel: We couldn't do everything we wanted, but if it meant more flexibility in our lives, then we could probably make it work.

Lily: A lot of people don't want to move in with family, but economies of scale.

Sharing resources, to us that makes a lot of sense.

Daniel: Mainly because we have a good relationship with her parents . . . It's easy to be frugal, not because people are giving us things, but we know we have something to fall back on. If something happened, we'd never really hurt because we'd have some place that we could go, and that definitely relieves some stress.

Though Lily and Daniel are atypical in planning on living on 20,000 dollars a year, they recognize that they would only be able to do so if they used the help offered by family if needed. At the same time, Lily and Daniel felt a strong need to save because of their future careers and, especially Lily's health conditions that could result in large medical bills. Such feelings of financial risk kept them from giving as much as they would like to. Lily explains:

I think I think about it I feel some guilt when I can't feel like I can give as much as I would want to but at the same time as much as having, we do have some money that we give charitably besides tithing every year so I feel like we give to some other sources and things like that, but I also feel that obviously in raw cash we could give more than we do but I feel like we really do need to save for a rainy day. I think how my health is just not great and who knows what's going to get health care and I can't get health insurance in a lot of venues, I have to be in a large pool so yeah, I definitely we think about it in terms of my health and saving up as much as we can.

Though Daniel and Lily still contribute to charity outside of what is asked of them because of their church membership, Lily still feels she is not able to give as much as she would like because she risks putting her family and self in jeopardy.

While many of the interviewees did wonder about the specifics of their financial future, most felt that their needs would be met. Many cited General Authorities and scriptures suggesting that if one is righteous, one's needs would be taken care of, specifically if one paid a full tithe. There was still a strong sentiment that that promise required frugality on the part of the individual desiring that blessing.

Often individuals understood frugality to mean coupon cutting or other acts. As Natalya recalled:

I think of how my mom is so good with coupons and planning a household and knowing that having family is different and buying household products that I need to take care of myself. It's going to be more than that, I'm not doing what I could, but I think about it.

Frugality and wise financial habits among the interviewees were often seen as an important part of what it means to be Mormon. Jackson explained:

The Mormon doctrine right now is one of frugality and it has always been one. The church started out and it was in debt, so God gave them rules so they wouldn't be in debt and that's the counsel they've always given us. Live within your means, but as far as the actual culture goes, and whether we've actually succeeded in that, I don't know. I think there is a strong tendency for people; I usually wouldn't say that people want to give off this image of that they are a prosperous family or marriage through material wealth and that God has blessed them because of their righteousness, as much of a general attitude that this is how the average Mormon lives. Our society as a whole has this standard of living because we are a prosperous people and good.

Jackson felt that frugality is not just part of the Mormon culture, but it is part of the doctrine. He realizes that people may not always live up to their ideals, but that frugality is still an idea. At the same time, he feels that people desire to give the impression of a prosperous standard of living because God has blessed them.

## *The Face of the Other*

While interviewees such as Kate and Sarah discussed wanting to give everything when they became aware of the actual needs of those around them, many of the other interviewees felt that there was something important in becoming aware of the needs of others. Kelsey felt that travel that exposes her future children to those of lower social classes will be important for shaping their characters:

I think you can teach them to budget, but if they see the world and they see real poverty, they'll never forget that and they will be scarred. It depends on how you travel and who you go with. As a family, we did this. In high school we worked in orphanages and it's not like your saving lives like the 'whole white man going to make everything better.' We went to Honduras and Africa and we went to Mexico a lot.

For Kelsey, it was important that even if her children were raised comfortably they still remember that there are other individuals who are not as fortunate. She wanted them to be “scarred” to the point that they would not simply go and leave and be unchanged.

Zachary discussed how if one is aware of needs and has the means one should try to take care of those means as much as possible. The dilemma the interviewer presented to Zachary was that in a global society, one was always aware of more needs, such that it can overwhelm an individual person. Zachary responded:

It comes to a justification of how much we need and how much we can impact others. If we think of helping out the whole world, it would be easy to say, “I can't help anyone,” but it's just that mindset to just eliminate that justification and as best as you can humanize those you help. Instead of dehumanize and think of the whole world who needs help, but think of people in Mexico or people in Provo, Utah or [one's ward] and we try and humanize people we're helping . . . When you see a picture or a face, you're going to want to help, and I don't know if this is getting at all to what you want, but I think it is essential that you provide help that's needed and that's going to make you want to give however much you have to help.

Zachary, though unaware of any academic theories on the face of the “other,” felt a conviction that it was through seeing the face of another person one would feel a desire to help and meet the needs of that individual. To him, it was essential that the help needed was not conceptualized at a group level, but at a personal individual level. Similarly, Sarah discussed what would bother her if she and her husband became very wealthy:

It would bother me when I looked back at the years of my life and that it hadn't bothered me and I was living the cream of the crop, then I would feel bad. I don't know if you have ever seen the Cinderella man when his little boy had stolen some baloney and he's making him take it back even though they're starving and they see these rich people who are living extravagantly and I remember thinking, how can they live that way? Don't they see all those orphan people around them? And then I realized that we are those people, and we have much more than the people around us and sometimes we just don't see them. So I think that's what would bother me, if I realized people around me didn't have the necessities for life and I wasn't willing to sacrifice to help them.

Sarah felt that it would bother her if she knew she was living an extravagant life and did not see the needs around her. Sarah feels a sense of obligation, and realized that even in her “poor student” situation she is far better off economically than many. She feels a need to meet the needs of the other.

### *Attitudes*

For Jeremy, he felt that it was all right to get things one wanted as long as it wasn't interfering with giving within the Church:

So you would hear from other wards you'd hear things like it's unrighteous to get this or get this. Like when the big TVs were first coming out they say "oh you're wasting your money to get a TV that big and I don't see a problem with spending that money on a TV, but I don't think that should be cutting into other aspects of your life [generous fast offering].

Jeremy did not suggest that individuals buying big screen Television, while paying a generous fast offering, would be able to give an even bigger fast offering if they did not buy the big screen television. For him, it is simply sufficient that these members are

giving a generous fast offering. For Eliza, complications come with this line of thought when it is applied to individuals of a lower income level:

Where do you draw the line, though? For example, an IKEA bookshelf for Mark and I is a much larger portion of our income than it is my parents. If we can both "afford" it, but it takes away from Mark and my ability to give to others then is it worse for us to buy the bookshelf than it is for my parents to buy it? I think that can get very tricky.

We could never buy any new furniture and give all that money to charity, but I don't think that always living in DI [a thrift store] circumstances is what God wants for use either (even if that lets us give money away)

For Eliza, there were some purchases that would interfere with how much she could give to others because her income was less than others (such as her parents) but that doesn't mean she shouldn't get it. Jackson also described the line between giving and saving for him:

Jackson: We have a responsibility to take care of others, that's part of charity. But that does not mean a deprivation of self. I don't have to live uncomfortably and I don't have to decide to buy the dingier house because the guy down the street is poor and I know he's going to need food every week . . .

Interviewer: So it's more that we don't have to cut into own comfort necessarily when we are charitable to other people. We should make sure that all of our needs and wants are met before . . .

Jackson: Well, I wouldn't say, this really just depends on how in tune you are with the spirit and what it is telling you. I would say unless the spirit directs otherwise, then yes. I think God would have us live comfortably and he sees no problem with that.

Jackson acknowledges a duty within the Mormon Church to care of others, but draws the line when it interferes with one's lifestyle. He does, however, leave open the option that God would perhaps inspire someone to cut into their personal comfort level if one is "in tune." Jackson frames this scenario in that God wants "us" to be comfortable. It is unclear to whom Jackson is referring when he says "us." Jackson has created a boundary between those whom God "would have live comfortably" and thus those whom God would not have live comfortably. Whether Jackson uses "us" to mean mankind,

Mormons, wealthy Mormons, or he and the two interviewers, it is apparent that the man in need of food down the street is not included in the “us.” Jackson feels his God is alright with stratification and with hunger occurring, even when he is able to alleviate that hunger because the line must be drawn somewhere.

In contrast Eric speaks of how he would be uncomfortable buying a hot tub, a symbol of luxury to him since he was a child when others are suffering:

To this day, it's almost irrational, but I don't want to sit in my hot tub, [when I know] that down the street there is a woman's shelter where a lady and her three kids are wondering how they're going to live, but at the same time, I'm not going to feel bad either if we buy a Wii for Christmas, so it is a paradox, but only the spirit can tell you that line. That the Lord has provided entertainment and places to go and people to see for our personal enrichment, but as soon as it's not, and it's just opulent and extravagant, you've crossed the line.

To Eric, it's a matter of scale. The entertainment and personal enrichment that a Wii would provide is justified over helping an abused woman and her children where a hot tub is not. It is also a matter of what the object symbolizes to the individual as to whether it is justified. If the object is a symbol of opulence then it is not justified, but if it can be something of personal enrichment it is all right. Eric also implies that the amount of money one is able to give makes the difference. A Wii costs less money than a hot tub, and if he would forgo the Wii, he would not be able to help as much.

Similarly, Jeremy describes his reaction to the hunger banquet, a university event with the agenda to educate about poverty and perhaps encourage a lifestyle change from those who attend:

I didn't like the hunger banquet because we're evil people because I have a laptop for school and I should just use a computer on campus. So spending 500, 1000 or 2000 dollars on a laptop for school is perfectly fine and I think maybe even getting a nicer one than you even want is fine.

Jeremy was bothered by a suggestion to live on less. He felt that it was all right to get a nicer computer than he needed, or even wanted. While later in the interview Jeremy shuns extravagance such as “new cars every other week,” like Eric, he felt that smaller purchases such as a Wii or a laptop are excluded from the category of extravagance.

Eliza was asked if she was comfortable with any sort of luxuries as long as she had the money for it. She responds:

I think that we're accountable for how we use our resources (and that's equally true for the one talent and the more than one talent individuals). I really don't think God cares so much about how much money we have but how we treat other people and that's something that's much broader than just giving them money. I definitely wouldn't be comfortable with any sort of luxuries. I think it's ok to buy nice, long-lasting things if you can afford them, but there's really no need to have a lot of expensive toys or a huge house. Think about temples: the church could give all that money to the poor instead. Or they could make the temples less ornate. But there is something important about having some nice things, and I think that our home is like the temple that way.

Eliza feels that while living a luxurious lifestyle isn't what God would want; she feels there is a differentiation between how one uses one's money and how one treats people. She feels uncomfortable with luxuries, but doesn't necessarily say that it is wrong. She does see buying quality items as ideal, though she adds the caveat, if one can afford them. She rationalizes her position through temples, which are held in high reverence among Mormons and are ornate and costly. When answering the question of when to give and when to save, she pondered aloud about what she and her husband have done:

Well, this is kind of personal, I guess, but I think when you feel the spirit telling you that you need to. There have been several occasions so far in our marriage when we've both found out about a situation where someone needed something, and we both felt at the same time that we should give. Then we've just talked about the amount together and decided what seemed right.

Eliza felt letting the spirit direct her purchases was important for helping her decide when to give and when or spend on herself.

Lily described how she grapples with her justification for her lifestyle, frugal as it is compared to some of the other interviewees:

I don't know where I would say the line is because I would say that that's something that eats away at me. I'm the sort of person that making money for the work I do cheapens it. I don't want to be paid for what I do, I want to do it because it's what I'm interested in and I want to help people, that kind of thing. So it's problematic, I feel guilty about a lot of things that most people don't feel guilty about and would say why do you feel guilty about that? I mean the fact that we bought a car that is really dependable. It's not on a daily basis that I think I shouldn't be driving car, but that is such an extreme luxury. And the fact that we paid for it in cash and we didn't go in debt, I just feel like we're in one half of one percent who could afford that kind of thing.

For Lily there is an overwhelming sense that she is living a life of luxury, though most of her friends feel that she is far too frugal. Lily felt it was important to make a purchase for a dependable car, but realized that few others on a global scale are able to do that. For Kate, there is also a difficulty:

I feel like I'm kind of selfish and super worldly like I like my clothes or to get my hair done but when I hear about disasters I totally feel sad and I want to do something, but I don't feel my actions are very aligned with how I feel about people either.

Kate realizes that there is an incongruity between how she feels and what her actions are. She realizes that she takes her wants more seriously than others' needs. Because many of the interviewees responded that God wants his people to be comfortable and would take care of their needs, much of the discussion in the interviews focused on what was required for the interviewees to feel their needs are being met and what it took for them to be comfortable. The source of many wants for Mormons may not be the movies or explicit advertisements that surround them. Kate explained:

Kate: I've noticed lately my problem is looking at blogs and it becomes a self-esteem issue and I think that makes me more needy. It just makes me more materialistic.

Interviewer: Would you say you get it through more blogs than movie or TV?

Kate: Yeah, I mean sometimes I look at chick flicks [but] blogs are more attainable than TV and sometimes I know the people so I think blogs are way worse for me at this point. I mostly look at personal blogs. Just other lives look dreamy.

For Kate, it was easy to block out the formal marketing techniques, but when she was exposed to cute outfits and the fun lives of individuals that she knew it became harder to block out. She continued, “I think I feel more guilt for feeling materialistic than actually spending money because I feel I can justify like, ‘oh this will be a good shirt for work,’” but when I feel dissatisfied, that's huge.”

Interviewees often described their needs as not living pay check to pay check, and that their comforts would consist of having their home, cars, and student and any other loans paid off. Jeremy and Leslie had a typical response to the question of what qualified as needs:

Jeremy: A couple cars so that I could go to work, and she would have a car to take the kids around in.

Leslie: Everyone fed and clothed and be able to go to the doctor and the dentist.

Jeremy: I think for me is making sure they have opportunities for sports and things. I see that more as a financial need that they can do sports, or band or whatever because those are kind of a school-type thing. Piano is necessary. Sports are necessary.

Leslie: I know the comforts of life are considered a want instead of a need but I kind of see it as a need to have a comfortable life. I don't feel like your needs would be being met if for an extended period of time you're living paycheck to pay check, just because peace of mind is a necessity. There are stages in life, but . . .

Jeremy: They deserve a good Christmas too. I don't want to hand carve every toy.

Jeremy and Leslie referred to a number of middle class markers, such as sports and music lessons, as necessities, cars were justified because of the family. Jeremy defines a good Christmas as one where it is implied that they are getting lots of presents. Jeremy also described what it would take for him to feel content:

Content for me would be like we have money for family vacations, we can go camping, I can have a wood shop, Leslie can have a whatever shop and I see that more as a stable point. I guess it would be at the point that I can spend money on things outside the family like even the church, we could donate more, or vacations or things like that.

For Jeremy, content is developing talents through hobbies and the ability to have family vacations. He would also like to be able to focus beyond just his own immediate family.

Frugality was often seen as an obligation of being Mormon. Often individuals understood frugality to mean coupon cutting or other acts. As Natalya recalled:

I think of how my mom is so good with coupons and planning a household and knowing that having family is different and buying household products that I need to take care of myself. It's going to be more than that, I'm not doing what I could, but I think about it.

Frugality and wise financial habits among the interviewees were often seen as an important part of what it means to be Mormon. Jackson explained:

The Mormon doctrine right now is one of frugality and it has always been one. The church started out and it was in debt, so God gave them rules so they wouldn't be in debt and that's the counsel they've always given us. Live within your means, but as far as the actual culture goes, and whether we've actually succeeded in that, I don't know. I think there is a strong tendency for people; I usually wouldn't say that people want to give off this image of that they are a prosperous family or marriage through material wealth and that God has blessed them because of their righteousness, as much of a general attitude that this is how the average Mormon lives. Our society as a whole has this standard of living because we are a prosperous people and good.

Jackson felt that frugality is not just part of the Mormon culture, but part of the doctrine. He realizes that people may not always live up to their ideals, but that frugality is still an idea. At the same time, he feels that people desire to give the impression of a prosperous standard of living because God has blessed them.

For many of the interviewees, having more money was seen as more of a responsibility. Kelsey discussed why some people may be given more wealth:

If they are wealthy it's because they needed it and if they need it, and these are the things they're doing, like traveling the world, helping the poor, then obviously the Lord knows that money is going to help their other people. So I've always seen it more as a responsibility.

To Kelsey, wealth was to be seen as something to help others and something God would entrust to people He knows would use it to help others. Other interviewees frequently expressed a belief that with more wealth came more responsibility. Susan speculated that she would feel more of a stewardship with her money if she were wealthy:

I'm not necessarily going to be rich in life, but I would feel I had more stewardship at it if I were rich. Not necessarily more wisely, but more as a philanthropist. But even now, I feel the need to donate to Japan or to first aid in that way. Like give more fast offerings, particularly when there's hardships in the world. Even though I'm a student, I do have an extra 10 dollars to spare.

Susan felt that she should use her money wisely and if she were wealthy she would feel obligated to give more. Leslie and Jeremy discussed the right and wrong way of being wealthy in terms of stewardship.

Leslie: I think in my mind the right way is that you're being generous and not being extravagant, and when I think of the wrong way I think of people I know who are wealthy waste a lot of their money and I think that's the wrong way. Back to the Mormon thing, it's being a bad steward with what we've been given and I mean when you think about other people and what they have and don't have and when you're throwing away things that people wish they had, that just seems wrong.

Jeremy: I would see ourselves as a steward, but I definitely think there's room for spending money on yourselves and your wants.

Leslie: I would definitely say we have a responsibility to our community. It isn't necessarily a financial responsibility, but I do think that as a member of the human race, it's kind of our responsibility to look out for the human race, and one of the ways that we do that is not doing anything to make it not a safe happy community, but when you have the means that you help.

### *Financial Behaviors*

The reported financial behaviors among the interviewees varied, though perhaps not as widely as their financial attitudes. As the interviewees were all students, married to

students, or very recently graduated from college, not many of the interviewees had large amounts of disposable income, yet some had more than others. Brice, Lily and Daniel were the exceptions. Brice had previously worked for the marines and had built up savings from that time. While interviewees were not asked how much they had in their savings account, Lily and Daniel volunteered the information of having over \$75,000 in liquid savings. Daniel admits that the money wasn't made in the typical student jobs: "It's not like we made that money working at McDonalds. We've had some good flexible jobs." While most of the interviewees did not report large amounts of income, most did not have many expenses either. Tuition, medical insurance (for some), food, and perhaps auto expenses were the main expenses for most of the individuals. Eating out, clothes, entertainment, and beauty salon/supplies also entered into the equation for most of the interviewees.

Nearly all the interviewees felt that they were frugal. Stephanie felt that while she was not "spendy," she wasn't frugal either. Even the interviewees chosen for their more spendthrift behaviors felt that they were frugal. Brice, a referred interviewee because his roommate thought he'd be interesting to interview since he went grocery shopping at Target, felt he was wise with his money. Brice estimated that he spent \$45 dollars a month on his groceries and \$145 on eating out. At the other end of the spectrum, Susan, fairly sure of her estimate, reports spending \$35 to \$60 dollars a month on groceries and \$7 dollars a month eating out. For interviewees to feel like they are frugal, they are necessarily making comparisons with those around them. Kelsey and Darrin reported paying just for "living expenses and bare minimums," but also made references to gym memberships and boutique dresses. Zachary and Jade discussed the staples of their

groceries being “Ramen Noodles, potatoes, and rice.” They also bought drumsticks because “they are much less expensive. It's hard to take all the meat off of it, but we save a lot of money.” Only one of the interviewees reported not having a car.

Among interviewees, especially with debt, many experienced a lack of understanding of wise financial behaviors. Natalya felt she was being financially responsible when after her undergraduate education she was paying twice the minimal amount required for the loan. It wasn't until a practical financial discussion at a church meeting that she realized she should be paying the maximum amount that she could afford. She also expressed surprise when at the same church meeting she was told, along with the rest of the singles in her ward, that she should have savings of at least \$1,000 for emergencies and has been working the past couple months to obtain that in her savings account. She has been graduated for two years.

Tiffany, while not in debt, is completely dependent on her parents. Though her financial needs are taken care of, she is still embarrassed about her financial dependence: “Honestly even though my dad pays for me, money stresses me out, like this sounds bad because I act like I'm responsible.” Though Tiffany had an allotment each month, she was dubious about the accuracy of her estimated monthly expenses such as gas or food and apologized frequently, repeating, “I'm way too dependent on my parents, I don't even have an idea.” Jeremy while estimating his monthly budget thought \$75 was sufficient for groceries. His wife had to correct him that that was a gross underestimate though she herself was unsure. Kelsey recalled her adjustment to college:

My dad did all the financing and my mom didn't even know. In my mind I just thought I'd have a husband do all that for me. It wasn't until several years in college that I realized that no one is telling me how to spend my money and I need to do that.

Those with and without debt are sometimes precariously unaware of the consequences of interest, credit cards, lack of savings, and even the necessary money for their current lifestyle. Many of the interviewees felt that being Mormon helped them have perspective. For Eric and Sarah, the perspective exceeds merely an eternal perspective, but also simply planning for later life. “Part of Eric and Sarah’s frugality was motivated by a desire to be prepared to take care of their family, serve in the church and help their son serve in the church. Part of their perspective was also shaped by the jobs they had had in the past. Eric explains why he perhaps saves more than his contemporaries:

Two things, so people who maybe have more money spend more money, I think that's just typical. And people, who are maybe raised from different socio economic backgrounds, or different principles, might spend more because they don't have the same concept of money being something that you're working hard for. And every dollar represents actual effort. It's easier to spend it, if it's not just 6 dollars, but 6 dollars working at Subway or talking on the phone.

It appears that there is a general lack of discussion when it comes to finances in both the public and private sphere. When finances are discussed, it is sometimes met with harsh criticism. Lily remembered:

When I was pregnant [Daniel] wanted to take our budget from 100 dollars a month down to 90 dollars a month and people were just like ‘that's insane, she's eating for two you know’ that kind of thing . . . there was this [church] meeting about finances and [the teacher] was talking about spending 100 dollars a month on groceries and there were people who were mad, because they felt like that was not possible and that was ridiculous..”

The reaction from these individuals suggests more than a mere concern for the welfare for the individuals living on such a budget; there seems to be a sensitivity and discomfort with talking about frugality that may exceed their own. Lily and Daniel felt that the uneasiness that the Mormon culture feels in discussing particulars of frugality may be harmful. Lily returned to the topic:

When we were talking about finances and how no one says specifics, and when you do, you get reamed for it because people think that's too little money or ridiculous. We talk about these [financial] principles so broadly that people don't have to stop and evaluate themselves. But when you talk about specifics, that someone else looking in would say 'that violates that principle' but they're not often confronted with [the idea of] 'should we be able to be doing what they're doing?' 'Should we be able to do that?' but people just said how insane that was. But if we talked about specifics more often perhaps people would evaluate how they could live with less.

To Lily there was too little discussion about what it actually means to be frugal. She felt that more discussion would allow people to get a better sense of what was possible and also question the morality of their current spending behaviors. She felt that in discussing specifics of a budget one became vulnerable to the possibility of someone else recognizing hypocrisy in the way they live their life and the principles they profess.

## ANALYSIS

This study aims to produce insights into the conceptualization of the role of money and Mormon identity. The moral and ethical dilemmas that the discussion of money produced allowed for insight into the experience, behaviors and attitudes that shape contemporary Mormon identity. The values and perspectives regarding consumerism voiced by the interviewees often fit well into the American materialistic milieu discussed above by Bauman, Schor, and Strasser. Yet when it came to the discussion of stewardship, the present consumption literature does not adequately explain the paradox unique to the Mormon identity. What has emerged from the interviewee responses is an apparent spectrum of cognitive dissonance as interviewees attempted to reconcile the early Mormon values (as discussed above by Arrington and other Mormon scholars), in particular the concept of stewardship, with the individualistic and contemporary consumer culture that gives little or no validity to such concepts. Some interviewees were oblivious to the conflicting nature of early and contemporary Mormon identities informed by different orientations to wealth and consumption (i.e., collective vs. individualist) and pursued more individualistic attitudes and behaviors. In contrast, others were more cognizant of the impossibility of balancing the two orientations and seemed to attempt a more collective orientation.

Responses from interviewees suggested that while the Mormon cultural norms and identity required a tempered approach to the pursuit of consumerism and materialism, there was still the option, and in some cases the pressure, to pursue “the good life” with the specific caveats of paying a full tithe and generous fast offering, and living within one’s means. It appears that for many of the interviewees, the concept of

stewardship (if cognitively addressed at all) can easily be relegated to specific ritualistic behavior. Yet Mormons continue to use the traditional lexicon of stewardship and consecration to describe concepts that no longer have the same meaning in a society of consumers where ownership is central and labor is fully commodified. This creates, whether recognized or not, a paradox for those negotiating a Mormon identity today.

Throughout the interviews, various boundaries defining the Mormon identity emerged along the lines of stewardship. While the definition of these boundaries varied among the interviewees, many overlapped with each other allowing a view into the shared narrative of the interviewees as Mormons. The data suggests that for many of the interviewees, Mormon identity formation was a process of straddling the permanence gained through the Mormon theology, historical narratives, and mores and constantly readjusting or adapting to with the consumer based society that Bauman describes. Yet the contemporary Mormon identity did not appear to be immune from the adoption of the temporal and flighty aspects of a consumer-oriented lifestyle, as suggested by interviewees' references to desiring iPads for church or nice furniture for one's home to resemble a Mormon temple.

For many of the interviewees, being Mormon was a primary source of their identity. Many expressed difficulty imagining who they would be without the church. How they interpreted stewardship, however, became a better marker of how they interpreted the world around them. For those with a more individualistic orientation, when it came to specifics they often had a hard time defining what was Mormon beyond specific commandments. When it came to attitudes about money, many gave more weight to influences such as family or life experiences than they did to being Mormon. In

these cases it appeared that being Mormon affected some of the interviewees more indirectly through the way they were raised, or gave them experiences (e.g. a mission) that led to experiences that would shape the way they felt about wealth and poverty. These patterns correspond to Cornell and Hartmann's (2007) framework for ethnic identity formation that identifies the contexts of religion, family, culture, experiences and everyday life as relevant. Within these contexts the research participants developed attitudes, learned norms and had experiences that shaped their conceptualization of stewardship which, in turn affected their Mormon identity formation (See Appendix A). The negotiation between Mormon's identity formation and the conceptualization of stewardship takes place on an individual level in interaction with the institutional influences articulated by Cornell and Hartman. This negotiation is fluid, changeable, and explains the variation of levels of cognitive dissonance among the interviewees, while simultaneously explaining the cultural ubiquity.

The data suggest that for many of the interviewees there is little or no problem with having wealth, even large sums of wealth. On the contrary, wealth for many was conceptualized as a blessing and desirable because of one's ability to "make a difference" with that wealth and the image of the church enhanced. Yet, as those interviewed discussed when asked what one should do with wealth more than what was needed to sustain comforts, many of the interviewees responded with vagueness. Others, even the same ones who mentioned the ability to do more good with more wealth, said they would not necessarily donate to charity, but spend that money on their own family or on themselves, for things such as travel.

There was hesitancy among the interviewees in prescribing any specific behaviors when it came to finances other than the general rules of avoiding debt and paying one's tithing and fast offering. For many there was a tacit understanding that tithing and fast offerings belonged to God, but use of any money beyond that was up to the discretion of the individual. While giving extra to the church or other charities was expected in the abstract for those who had such wealth, many respondents felt it was a "personal" decision. As one individual on an internet forum on the topic put defensively: "I think that it really isn't any of our business what other people do with their money." This statement rang true for many of the interviewees when asked to evaluate, even in general terms, how money should be used, especially for those in the upper income levels. If there were any qualifications it was an ambiguous, "don't be extravagant." This same hesitancy was not granted to those in lower income levels for whom there were frequent observations of how the money could be used differently. This phenomenon may be due to the complicated and sometimes conflicting messages given over the pulpit and distributed throughout Mormon culture. Unlike many of the commandments within the Mormon doctrine that are black and white, this one is more a more complicated shade of grey. Almost without exception, when pressed on the issue, interviewees would respond that it's "personal" or "by the Spirit." This was a line used by both interviewees that felt a high sense of stewardship and those who felt a low level.

Many interviewees used extreme examples to justify their current or hoped for lifestyle, such as "God doesn't want us to run around with rags on our backs" or "live the life of an ascetic." These kind of responses suggest a fear that if one chooses to give to those in more need than themselves, they would always find people to give to and they

would never be able to live a comfortable life. Many, if not most, of the respondents discussed how “God wants us to be comfortable.” Often these conclusions were taken from personal interpretations of passages in *the Book of Mormon* where the people are blessed temporally and spiritually if they were righteous. For most of the interviewees, it appeared a prominent belief that God wanted *them* to be comfortable, but there was little or no discussion of whether he equally wanted others to be comfortable. Responses of this kind also suggest that interviewees had to use creative rationalization in order to help them deal with the paradox they were feeling in the negotiation of a Mormon identity within a consumer-oriented society.

Many of the respondents reported giving and helping others in need beyond the required tithing and fast offerings the church asked of them, though such giving was not seen as an obligation. Some interviewees described being asked by local or general Church leaders to give and so they gave, and others simply saw a need of someone around them and helped them. Sometimes this help given, even to their own financial detriment, suggested that there is a desire among many to help and alleviate situations of suffering where they exist.

There was a general sense among many of the interviewees that it is good to help if you can, but that it is not a requirement. The Law of Consecration was considered to be a past and future practice of the Mormon Church, or that we are living the law of consecration now but that God only requires tithing and a generous fast offering for any financial obligation. Some interviewees added that they should have a “willingness” to give all if explicitly asked by their leaders. Several of the respondents felt that while money can help, time is often as important, if not more important, to helping others. This

was suggested by both individuals who planned to live simply and volunteer in their community well as by individuals who had no definite plans of helping, but felt that money was not the answer to many of the social problems in society.

The discussion of whether or not it was ethical to have the means to help others in need but use it on more comfort for oneself often turned to observations that local and general Church leaders were often wealthy and lived more than comfortable lives. For many of the interviewees, this was enough to keep them from questioning whether or not it was right for them, and provided a convenient out from addressing the cognitive dissonance. The frequent pattern of interviewees using former and current wealthy church leaders as role models, especially among the males, suggests that many hold high respect for their leaders. It was unclear from the data whether that respect was because of their leadership or if their wealth also factored into that wealth. Responses suggested that perhaps for the males of the church where a large amount of emphasis is placed on providing for one's family, those who have accrued large amounts of wealth and have enabled a higher standard of living for their family may have added social value in the Mormon culture.

The wealth of leaders was often justified as wealth was assumed to allow them more freedom to serve. The question remains as to whether individuals who make more money do actually have more time as Tiffany discussed how her father had given up being the young men's president in her ward because his promotion simply took too much time. Many of the interviewees mentioned that when earning more money it was just natural to spend more money. If the wealthy members of the church are following

this principle, it would bring into question whether they are in a better position to spend time away from work.

Interview data suggests that some of the interviewees who have had superficial experiences with poverty use those experiences to justify their own comfortable lifestyle. Interactions with the often poor disabused them of idealized notions of poverty that they may have grown up with. They see a dirty, lazy, and perhaps even violent side and are repulsed. In comparison, other individuals became increasingly sensitized because of their experiences with the poor. The reason for the different reaction may be due to recognition of an extended stewardship.

Some of the interviewees felt that in their current position at the beginning of their adult lives with hosts of unexpected expenses ahead of them they needed to guard their money carefully when it came to deciding when to give and when to save. The classification of “the poor college student” allowed them to justify a more conservative approach. Many of them felt that in the future when they were more financially stable, they would be able to help financially. This seemed to echo Bauman’s observation of contemporary society as a whole: “The concepts of responsibility and responsible choice, which used to reside in the semantic field of ethical duty and moral concern for the Other, have moved or have been shifted to the realm of self-fulfillment and calculation of risks” (2008).

The budget sheets filled out at the interviews provided insight into the financial behaviors of the interviewees. While the expenditures varied from individual to individual, it was difficult to discern how accurate the responses were on the budget sheets as some of the answers seemed dissimilar with the reported lifestyle of the

interviewees. Some might have been modified due to the Hawthorne effect (i.e., responses were changed in relation to the research process), and yet others were known to be incorrect, as the interviewees reported not knowing a valid estimate for many of their expenses. Yet the budget sheets allowed for individuals to reexamine their own expenses before answering questions about their financial attitudes as well as provided insight into how thoughtful interviewees were regarding their own finances.

While the Mormon identity may significantly differ overall from the larger American identity as a whole, the differences become less noticeable when it comes to financial attitudes and decisions. The interviewees frequently showed characteristics similar to the categories of Wiska (2002), ranging from the particular Mormon version of thrifty, home oriented, to even material hedonist. Perhaps the least common of Wiska's categories among the interviewees was highbrow lifestyle. Yet on the whole, the financial attitudes and decisions of the interviewees did not differ largely from the consumer culture.

Importantly, Mormon identity has not transformed from one of cooperation and community orientation to one of complete assimilation into consumerism and individualism. It appears that the Mormon identity still maintains portions of the lingering financial values of the early church, however, because of intentional and non-intentional assimilation into American culture, these contrary values have been reduced to institutionalized behaviors for many of the research participants; without dialogue as to their underlying reasons, for some interviewees, these behaviors may dissipate into empty rituals (see Appendix B).

Though the sample was limited, and hardly representative of the whole Mormon culture, the interview data do express trends that could be emerging for Mormon American adults. Further research is needed to understand why these interviewees and perhaps Mormons as a cultural group have transformed into a highly individualistic and capitalist-friendly society while at the same time maintaining paradoxical remnants of early Mormon values in their contemporary Mormon identity.

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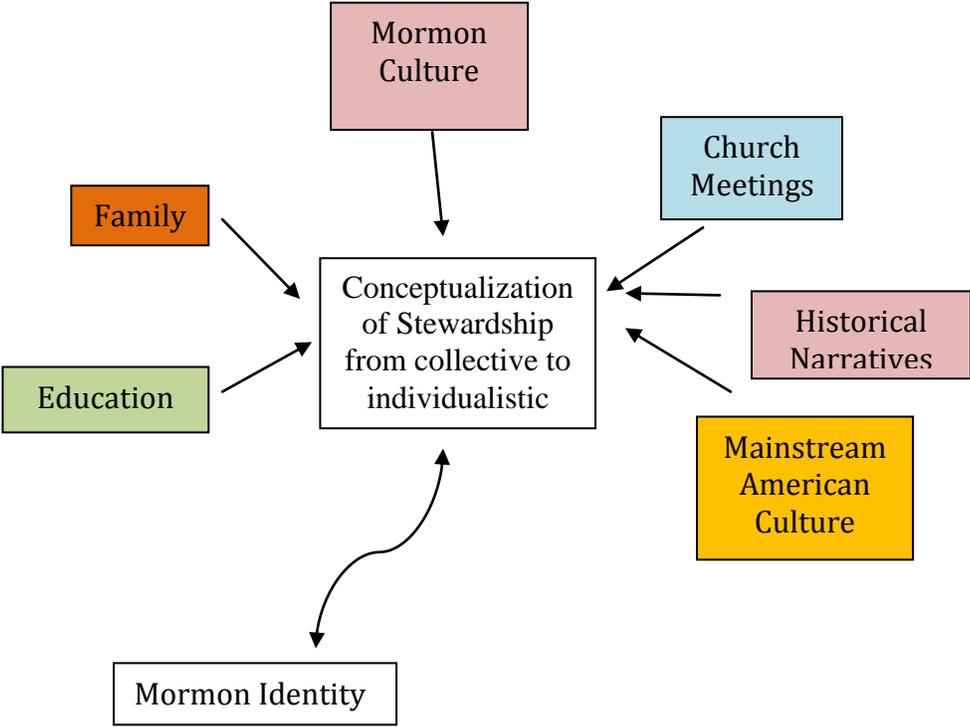
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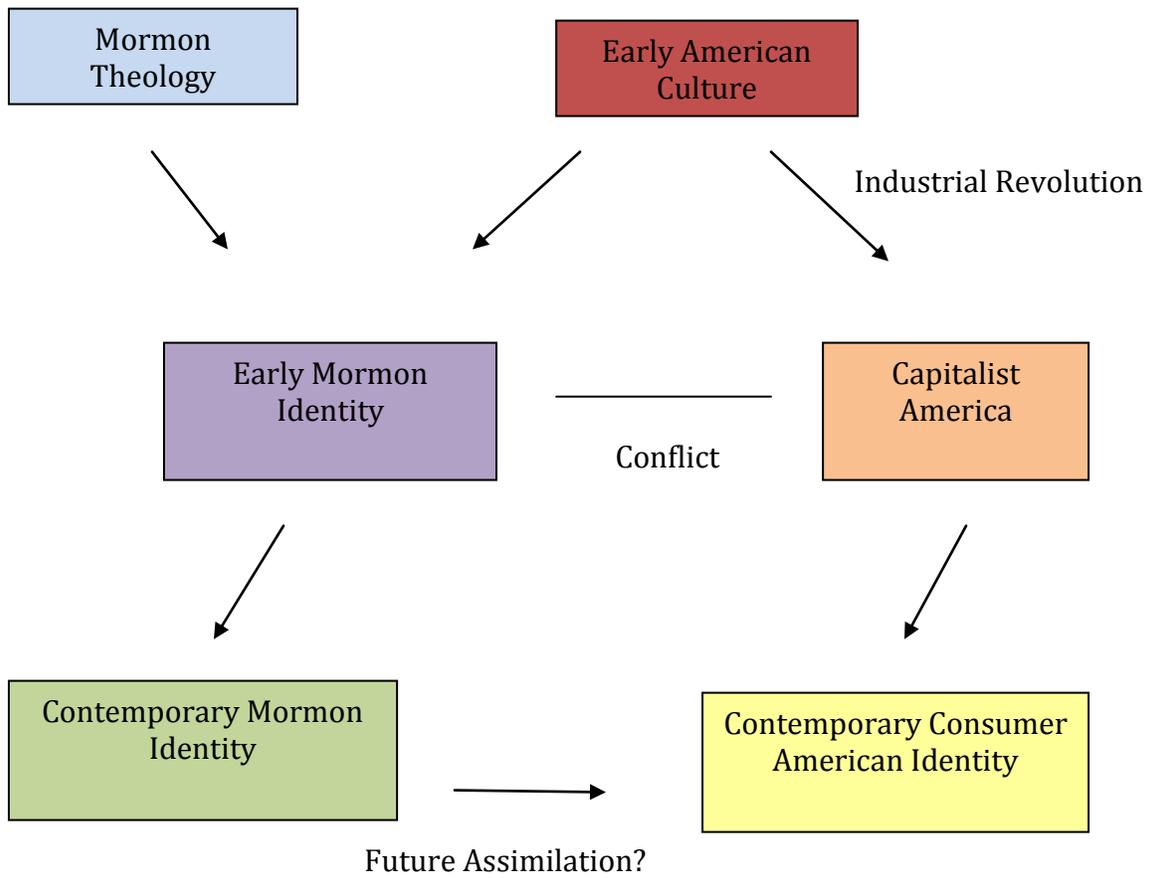
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Appendix A: Mormon Identity Formation



Appendix B: Mormon Identity Assimilation Process



## Appendix C: Interview Guide

In what ways has being Mormon influenced how you think about money?

At what point would you feel that financially the needs of your family have been met?

At what point would you feel that all of your comforts have been met? What would you do with any extra money beyond that?

At what point would you feel content?

How would you describe your future home?

Do you feel any moral obligation towards money because you are LDS?

Do you ever feel guilt for the way you do or do not spend your money?

In your mind, what is the relationship between spirituality and wealth?

What is your understanding of the Law of Consecration? Does that apply to today? If so, how?

## Appendix D: Monthly Budget Worksheet

### ESTIMATED MONTHLY BUDGET

Sources of Income	
CATEGORY	
Auto expense	
Auto insurance	
Auto payment	
Beauty shop and barber	
Cable TV	
Charity	
Child care	
Clothing	
Credit card payments	
Dues and subscriptions	
Electricity	
Entertainment and recreation	
Gas Company	
Gifts	
Groceries and outside meals	
Health insurance	
Home repairs	
Household	
Income tax (additional)	
Laundry and dry-cleaning	
Life insurance	
Medical and dental	
Miscellaneous	
Mortgage payment	
Other debt payments	
Rent	
School expenses	
Telephone bill	
Tuition	
Vacations	
Water	
Other	
TOTAL EXPENSES	
CASH EXTRA	
DEBT ACQUIRED	

Appendix E: Demographic Characteristics of Interviewees

<b>Name</b>	<b>Approximate age</b>	<b>State</b>	<b>Graduate Student</b>	<b>Marital Status</b>	<b>Child number</b>
Brice	28	CA	Yes	Single	0
Leslie	21	MI	No	Married	0
Jeremy	23	CA	No	Married	0
Susan	25	HI	Yes	Single	0
Eric	27	ID	Yes	Married	1
Sarah	27	ID	No	Married	1
Zachary	26	AZ	Yes	Married	1
Jade	26	International	No	Married	1
Stephanie	28	UT	No	Single	0
Natalya	26	AZ	No	Single	0
Eliza	26	UT	Yes	Married	0
Mark	25	ID	No	Married	0
Daniel	27	VA	No	Married	1
Lily	31	CA	Yes	Married	1
Kate	23	UT	No	Single	0
Kelsey	26	CA	No	Married	1
Darin	26	NC	Yes	Married	1
Tiffany	20	CA	No	Single	0
Jackson	23	UT	No	Single	0
Anna	25	UT	No	Single	0