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EARLY EXPERIENCE CORRELATES OF EXCESSIVE SAVING

A Thesis
Presented to the
Faculty of
California State University,
San Bernardino

In Partial Fulfillment
of the Requirement for the Degree
Master of Arts
in
Psychology

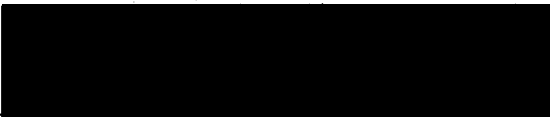
by
Daphne Phaik-Kin Teoh
March 1990

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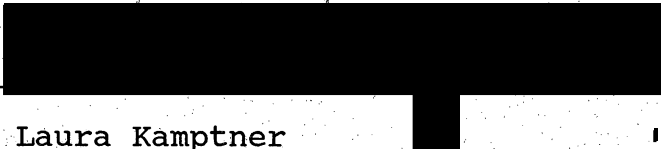
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March 12, 1990

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ABSTRACT

This study was designed to investigate the phenomenon of excessive saving, or hoarding, of personal possessions, particularly in people who do not warrant a DSM-III diagnosis. The excessive saver or "pack rat" is defined as a person who saves or hoards miscellaneous items with no other rationale than that someday the items may be useful. The sample consisted of 254 adults who completed a questionnaire specifically designed for this study to assess in what ways compulsive savers differ from non-savers in areas such as emotional attachment to people, place and things, and the meaning of possessions to one's identity and sense of security in living. The questionnaire also incorporated the Inventory of Psychosocial Balance, a measure of Erikson's life stages, developed by Domino. Of specific interest to this study were the stages of trust, autonomy, and intimacy. Correlational analyses and t-tests analyses strongly support the hypothesis that there would be a significant interrelation between saving tendencies and emotional attachment to one's personal possessions with greater attachment to possessions being associated with higher tendencies to save ($r = .39, p < 0.001$), as well as being significantly related to self-identification as a pack rat ($r = .34, p < 0.001$).

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INTRODUCTION

The phenomenon of saving, collecting, or hoarding is not uncommon nor is it of recent development. Barring individual differences as to type and amount of items saved, everyone collects something or other at some point in time. Thus, everyone falls on continuum between keeping a few bare essentials to sustain daily living to excessive saving of everything. These objects may range from precious first editions, coins, jewelry, and stamps, to private collections of used aluminum foil, candy wrappers, pins, butterflies, photos, old newspapers, and junk (Adams, 1973; Glover, 1956; Gottheil, 1965; Ingram, 1982; Jones, 1948; Warren & Ostrom, 1988). The mythical King Midas whose touch turned everything into gold, the nursery rhyme king in his counting house counting out his money, the late Andy Warhol whose collection filled a five-story townhouse (McGuigan, 1988), and Imelda Marcos who collected 2,700 pairs of shoes (Morrow, 1986), are a few examples of excessive savers.

Although excessive saving is apparently prevalent, very little research has been done to investigate what makes a person a "collector" and another person a "thrower." In his examination of the relationship between the self and one's possessions, William James (1890) said that people define themselves by the "sum total" of their possessions. People who tend toward excessive collecting,

saving, and hoarding have been referred to as "pack rats" by Warren and Ostrom (1988) in reference to people who "collect, save or hoard insatiably, often with only the vague rationale that the items may some day be useful" (p. 58).

Fenichel (1938) said that the tendency toward accumulating possessions "can express itself with money, can express itself also in an ambition to become wealthy" (p. 85). Weber (1906) and Fromm (1947) suggested that capitalistic societies like those found in many Western countries, such as the United States, sanction acquisitiveness of material possessions. In her study of personal possessions and their meanings, Kamptner (1989) mentions that "possessions are ... a salient part of everyday life" and that "holidays, birthdays and ceremonies involve the giving or exchange of objects." Thus, saving behavior can be highly regarded and rewarded in a culture. Unless this behavior is carried to the extreme, or the items collected are socially unacceptable, tendencies to collect, save, and hoard are not viewed as pathological.

Psychoanalytical Perspective

A search of the psychological literature to identify variables that could explain individual differences between pack rats and non-pack rats turned up almost no empirical research. The only literature found that is somewhat relevant is the early psychoanalytic writings on the

psychosexual stages of development with specific reference to the anal stage. Freud (1908) hypothesized that the conflicts between the child's wishes to freely control and manipulate elimination (expulsion) and retention (retentiveness) and the desires of the child's caretakers to regulate the child's anal activities lay the groundwork for anal fixations and the eventual emergence of the anal character structure, currently referred to as the obsessive-compulsive personality (DSM-III-R, 1987).

Relationship Between Anal Character and Excessive Saving

Psychoanalysts have linked excessive saving behavior to the anal character formulated by Freud (1908). According to Freud (1916), anal-erotic sublimation takes the form of pleasure in collecting, hoarding and saving via the process of transference of interest. Jones (1948) claimed that the anal-erotic impulses of the child passed from the original idea of excrement to the apparently remote ones of collecting more socially-acceptable material possessions.

Freud (1908) identified three characteristics, later referred to as the anal triad, that he thought were found in all anal personalities: obstinacy, parsimony, and orderliness. It is the trait of parsimony that has been linked to hoarding behavior. According to Freud (1908), "parsimony may be exaggerated to the point of avarice" (p. 45). To Abraham (1921), parsimony "easily turns to

miserliness" (p. 371). Analysts like Abraham (1921, 1924), Jones (1948), and Lazare, Klerman, and Armor (1966), amplified the anal character but remained in agreement with Freud's initial formulation. These analysts consistently found support for the psychoanalytic assertion that the three anal traits are significantly intercorrelated and that these traits are found in people with obsessive-compulsive personalities.

In his Contributions to the Theory of the Anal Character, Karl Abraham (1921) said that "the classical traits of the person with an anal character ... is usually one of parsimony or avarice" (p. 383). "This fact of a libidinal over-emphasis of possession explains the difficulty our patients have in separating themselves from objects of all kinds, when these have neither practical use or monetary value" (p. 385). The investment of psychic energy on material possessions, such that these objects acquire an ego-quality, fosters the creation of a concrete and permanent bond between the individual and the objects. This bond makes it difficult for these "savers" to part with their possessions, giving rise to pack rat behavior. Thus, this "libidinal over-emphasis" may be a possible link between the anal character and the "hoarding orientation," and the miserliness of people with the hoarding orientation helps explain why some people are "savers" (i.e., pack rats).

Abraham (1921) believed that "people who do not like to get rid of worn-out objects do not as a rule readily take to new ones" (p. 386), and that their "avarice" encompasses time and money (p. 384), as well as "all sorts of broken objects" (p. 385). People with a strong tendency to collect, save and hoard take great pleasure in looking at, counting, gloating over their possessions, and have great difficulty parting with even trifling, worn-out, broken, seemingly useless, worthless "junk" (Abraham, 1921). Abraham noted that hoarders are usually haunted by a fear of losing even the "smallest part of their possessions" (Abraham, 1924, p. 399).

Fromm (1947) elaborated upon Freud's concept of the anal character in his formulation of the "hoarding orientation" which he proposed as one of four basic personality styles. He described people with this orientation as people whose "security is based upon hoarding and saving." According to Fromm (1947), these people have "little faith in anything new" and "their miserliness refers to money and material things as well as to feelings and thoughts" (p. 65-66). Fromm also believed that this hoarding tendency may encompass time and money making these individuals faithful to people, their possessions and memories of bygone experiences (1947).

Possessions As A Symbol of Self

Fenichel (1938) had posited that people endow their

possessions with a certain ego-quality such that these possessions acquire a unique concreteness and permanence, becoming inseparable from who we are, like parts of our bodies.

In elaborating on the "hoarding orientation," Fromm (1947) explained that property is a symbol of self for the anal character, and it appears to provide a sense of security, life meaning, and a "religious sense of fulfillment (p. 81)." Because security is based on collecting, hoarding, and saving, the obsessive saver surrounds himself or herself with a protective wall of material possessions, bringing "as much as possible into this fortified position" and letting "as little as possible out of it" (Fromm, 1947).

In The Meaning of Things: Domestic Symbols and the Self, Csikszentmihalyi and Rochberg-Halton (1981), said that material possessions more than preserve a sense of self. They went one step further to say that "when someone invests psychic energy in an object - a thing, another person, or an idea - ... part of that person's life has been transferred to the focal object" (p. 8). Thus, the self becomes inseparable from the object, and the possessions that we surround ourselves with become the framework of life's "experience that gives order to our otherwise shapeless selves" (Csikszentmihalyi & Rochberg-Halton, 1981, p.16). In support of this, Kamptner (1989)

points out in her study of treasured possessions that the items collected over a lifetime provide a record of one's history and preserve memories of the past. Given this, any actual or threatened loss or separation from one's possessions into which psychic energy has been invested should, therefore, be a painful experience.

Is Excessive Saving Related to Personality Characteristics?

Although the current DSM-III-R (1987) description of obsessive-compulsive personality disorder includes "inability to discard worn-out or worthless objects even when they have no sentimental value" as one of nine diagnostic criteria for the disorder, the inclusion of this criterion would appear to be based more on clinical judgment than empirical research. A search of the literature found almost no studies focused directly on the question of whether people who are obsessive-compulsive personality types are also hoarders.

Almer (1988), using scales developed by Lazare, Klerman, and Armor (1966), explored the relationship between the tendency toward excessive saving and the obsessiveness, oral, and hysterical personality types. Of particular interest to her were two of the traits of parsimony and self-doubt which define the obsessive personality type. She conducted a study with 249 subjects, ranging in age from 18 to 51 years. She found a significant correlation between saving and the obsessive

personality (anal character type) ($\underline{r} = .20$, $p < 0.01$). She found an even higher correlation between excessive saving and the specific personality trait of parsimony ($\underline{r} = .31$, $p < 0.001$). It is interesting that the correlation was highest when parsimony was considered by itself, lending support to the psychoanalytic view that parsimony is associated with the hoarding of possessions.

Correlations between excessive saving and the oral personality and the trait of self-doubt were weaker, at $\underline{r} = .12$, $p < 0.05$ and $\underline{r} = .11$, $p < 0.05$, respectively. No relationship was found between excessive saving and the hysterical personality.

The above correlations, while statistically significant, were only in the low modest range. The relationship between parsimony and saving, for example, accounts for only 9% of the variance in saving behavior. Almer's findings on the modest relationship of personality variables to saving suggest that other variables may also play a role in accounting for why people become excessive savers.

In a study to investigate the contribution of genetic and environmental factors in the development of different personality types by means of the twin method, Torgersen (1980) found "that hysterical traits in female subjects and oral traits in male subjects seem to have a genetic component" (p. 1272). The study also found differences in

personality scores within monozygotic twins, which Torgersen interpreted as indicating that environmental factors from an early age influence the development of the personality structure (p. 1272). Some possible influences are early life experiences, separation/loss events, and geographic relocations. This study will attempt to identify and measure such variables, and determine the extent of their relationship to saving behaviors.

Early Attachment to People and Things

The psychological literature on attachment has focused heavily, and almost exclusively, on the emotional attachment to persons, beginning with the mother-infant bond. While interpersonal attachments are clearly of critical importance in development, attachment can also be viewed in terms of attachment to non-personal objects, i.e., things rather than people. Empirical research focused on attachment to material objects, however, is virtually non-existent. Almer (1988), in the aforementioned study, did not incorporate a measure of attachment, and this writer knows of no other study that examines excessive saving from the standpoint of attachment to material things. So far, the only relevant material on attachment to objects is an article on treasured possessions by Kamptner (1989). According to Kamptner, possessions are a part of a person's external "environment from which the self emerges." Personal possessions

collected over the lifetime become integrated with the self. In adulthood and old age, when people are faced with developmental tasks and challenges, these personal possessions serve as "artifacts of one's personal history," and reminders of the past to help maintain one's sense of self. In the midst of changing roles, social expectations, and physical deterioration, which people have little or no control over, these personal possessions give people a sense of self-efficacy, stability and control over their environment (Kamptner, 1989).

Early Loss

Developmental psychologists like Bowlby (1960, 1969, 1973, 1980), Erikson (1963), Ainsworth (1969), and Bloom-Feshbach et al. (1980) have emphasized the importance of early separation and loss experience on later development and the role that objects play in affording children comfort and security. Anxiety and abandonment fears are felt especially in times of actual or threatened separation from a parent (Winnicott, 1953), or environmental change occasioned, for example, by a geographic move (Levy-Warren, 1987) or going to school or college (Bloom, 1987). According to Bowlby (1973, 1982), Krupnick and Solomon (1987), and Bloom (1987), multiple deprivation experiences have multiplicative effects often many times over the effect of a single deprivation experience. Repeated or multiple experiences of separation or loss at an early age

sensitize the individual to later adverse experiences, test the resiliency of the individual, render him or her more emotionally vulnerable, and increase the likelihood that one will experience unresolved grief at subsequent loss/separation events.

Early Attachment/Loss Pattern As Cognitive Template

Contemporary developmental psychologists view quality of early caregiving relationships and the attachment bond between parent and child as forming the psychological foundation that functions as a cognitive and affective template in shaping later interpersonal responses, social adjustment to, and coping with future separation or loss events (Bloom-Feshbach & Bloom-Feshbach, 1987; Frommer & O'Shea 1973). Any disruptions in, or deprivations of, nurturing caregiving patterns (for example, those caused by separation or loss) could evoke fear and anxiety, and affect one's resiliency and coping with subsequent actual or threatened separation or loss (Ainsworth, 1969; Bloom-Feshbach & Bloom-Feshbach, 1987; Bowlby, 1969, 1973, 1980; Bowlby et al., 1956).

Children cope with loss and abandonment fears in a number of ways. Winnicott (1953, 1971) found that as a "defense against anxiety" children form attachments to inanimate objects, which Winnicott referred to as "transitional objects" and "transitional phenomenon" (p. 89). In their study of bereavement in childhood, Arthur

and Kemme (1964) found that "some children resorted to constant infantile clinging" to people (p. 44). The children in Ekecrantz and Rudhe's (1972) study engaged in ritualistic behavior as a coping mechanism to ward of uncertainty. Bloom-Feshbach and Bloom-Feshbach (1987) said that reactions to separation and loss evoke "emotional, motivational wishes for merger and the comfort of psychological union" (p. 2).

In a frequently cited 1953 paper, the British psychoanalyst and pediatrician, Winnicott, used the term "transitional object" to refer to the blankets, toys and stuffed animals relied on by children as parental substitutes - "some thing or some phenomena ... wool, blanket or eiderdown, word or tune, or a mannerism .. becomes vitally important .. as a defense against anxiety ... absolutely necessary at bedtime or at times of loneliness or when a depressed mood threatens" (p. 91).

The role of transitional objects as coping mechanisms was picked up again later by several investigators (Brody, 1980; Gaddini & Gaddini, 1970; Hong & Townes, 1976; Sugarman & Jaffe, 1987), who viewed these transitional objects or "auxiliary soothers" as mechanisms to bridge the sense of aloneness and psychological separateness. Stevenson (1954), in her study of "the First Treasured Possession," regarded these transitional objects as a "healthy and normal manifestation of the beginning of the

reconciliation between reality and fantasy" (p. 202).

Rosenthal (1981) noted that transitional objects bring back infantile memories of a relatively satisfying, safe and comfortable relationship and assist the infant in the work of establishing a cohesive self during the separation-individuation process.

Sugarman and Jaffee (1987) presented their model of the development of the self-representation, expanding on the concept of transitional object to include a range of levels of transitional phenomena existing throughout development. When the separation-individuation process follows a normal course, transitional objects and transitional phenomena are integrated into the developing personality (Sugarman & Jaffee, 1987). However, when psychological growth is encumbered, as when a child encounters traumatic life experiences, these earlier coping devices/mechanisms may be retained in adulthood, leaving the adult fixated at or regressed to an earlier stage of psychological development (Sugarman & Jaffee, 1987).

According to Csikszentmihalyi and Rochberg-Halton (1981), the home contains special objects that are intimately related to the self and significant others - "... the things people use, own, and surround themselves with might quite accurately reflect aspects of the owner's personality" (p. 14). Thus, in times of sadness, anxiety, or fear, holding onto one's possessions may help create a

sense of permanence, security and identity (Blos, 1967). For infants and adolescents, during the separation-individuation process, internalization of concrete objects facilitate the emergence of a separate individual identity. For adults, attachment to "cherished possessions" give "meaning and continuity to one's life, across generations" (e.g., family heirlooms or gifts), and "provides enjoyment" (Prentice, 1987, p. 993).

In summary, current literature suggests that transitional objects and transitional phenomena help children cope with uncertainty by establishing psychological/symbiotic reunion, making "significant people more static, more reliable, through enmeshing them in a transitory obsessional web" (Adams, 1973, p. 7). It is possible that even in adulthood, people with a high need for emotional security would continue to maintain attachments to material possessions.

Types of Early Separation/Loss

The experience of separation or loss can vary over a large range of life events from physical injury and illness to separation from a beloved significant other. The types of life events reflecting separation and loss that are identified in the literature include: temporary or permanent separation due to illness, hospitalization, institutionalization, death, divorce, desertion; death of parents (one or both); adoption; war-related separations;

death of or separation from spouses, siblings, relatives, friends, teachers, pets; geographic relocations; loss of parts of the body (from injury, accident, amputation); loss of culture, attitudes, beliefs; leaving home, going to school/college, career changes (Freud, 1908; Brill, 1966; Bos, 1967; Gay & Tonge, 1967; Black, 1978; Bloom, 1987; Levy-Warren, 1987). Of particular interest in this study is separation and loss due to occasions of death, divorce, separation, desertion, and geographic relocation.

Separation or loss of a parent, sibling, or significant caregiver during childhood or adolescence is usually followed by disruption in one's family environment and may have "long-range or 'sleeper' effects, which may appear in adulthood either as on-going reactions or as delayed reactions to the loss" (Krupnick & Solomon, 1987, p. 361). Thus, such traumatic events "... can never be written off as merely another developmental crisis" (Arthur & Kemme, 1964, p. 48).

Separation or loss due to geographic relocation, even when it does not involve an encounter with a new culture, entails for the child separation from and loss of relationships, familiar environment, friends, teachers, and interpersonal attachments (Levy-Warren, 1987).

In the aforementioned study by Almer (1988) on the correlates of saving, however, no support was found for a correlation between excessive saving behavior and incidence

of early separation and loss before age eighteen. This failure to get significant results, however, could be due to the fact that the measure she used was a simple one, only examining whether divorce or death had occurred, without taking into account the perceived impact of that loss on the individual, or how disruptive the experience was. Also, Almer assessed early loss only by means of parental death or divorce without including other indices of early loss such as losses associated with geographic relocations, death of other relatives, and the like.

Given the importance of early attachments as well as separation and loss experiences to later development, it is possible that the types of losses, the greater the perceived impact of the separation and loss experiences, the more times these losses were experienced, and greater the extent of the child's early attachments to people and things, as well as to his or her experience of being separated from or losing valued people and things, may be more related to adult saving tendencies. The present study will attempt to identify and measure several indices of attachment, separation, and loss and then assess their relationship to saving tendencies.

Erikson's Psychosocial Stages of Development

When Erikson (1963) broadened Freud's concept of psychosexual stages of development, he identified psychosocial dynamics which span a lifetime. He approached

the personality development of an individual as the product of interactions between the individual's personal history, experiences, and genetic endowments. The very heart of Erikson's model is a sequence of eight psychosocial stages, including: basic trust vs. mistrust, autonomy vs. shame and doubt, initiative vs. guilt, industry vs. inferiority, identity vs. role confusion, intimacy vs. isolation, generativity vs. stagnation, and ego integrity vs. despair.

The first five stages in Erikson's scheme expanded on Freud's psychosexual stages, treating them as prerequisite and fundamental psychosocial stages in personality development.

Erikson's first two stages, basic trust and autonomy, correspond closely with Freud's oral and anal stages. The first crises arise during the oral stage when the individual is learning trust versus mistrust of self and others. If parental care is reliable and consistent, the individual will learn to trust, thereby developing a sense of control over the external environment. With the sense of control, the individual develops a feeling of autonomy. Unsuccessful resolution of these stages fosters feelings of basic mistrust, shame, and self-doubt. In the attempts to establish autonomy, according to Erikson, the individual struggles with the psychosocial modality of holding on versus letting go, which is the counterpart of retention and elimination in the anal character. Failure to

coordinate these opposing tendencies can lead to the "anal personality" described by Freud - overcontrolled, compulsive, messy, stingy, or rigid.

Erikson's sixth stage, intimacy vs. isolation, corresponds to the genital stage of the Freudian psychosexual development (Miller, 1983, p. 161). Successful resolution of the previous five stages prepares the individual for intimacy, to "fuse his identity with that of others" (Erikson, 1963, p. 263). Failure to establish a strong sense of self can cause the individual to isolate oneself, to avoid intimacy.

If Fromm's (1947) formulation of the "hoarding orientation" is accurate, this writer would expect that excessive/compulsive savers (i.e., pack rats) would differ from non-pack rats in showing a higher level of mistrust, a lower level of autonomy, and greater withdrawal from other people. Because the "hoarding type" is suspicious of and has little faith in anything new, he/she views the outside world as a threat (Fromm, 1947). It is possible that these individuals may base their sense of security, their sense of self, and identity on the material possessions they surround themselves with, isolating themselves, avoiding interpersonal intimacy, and instead investing emotional attachments onto things.

Excessive saving in adults can be viewed as one type of attachment behavior that is likely related to adult

personality traits, as well as to early life experiences, particularly experience with separation and loss events. According to Bloom-Feshbach and Bloom-Feshbach (1987), "the individual's psychological history, including the quality of the early foundation, parenting transactions at later ages, and the history of separation and loss experiences ... shape the way that objective, or realistic, elements of separation or loss in life events are subjectively filtered or amplified" (p. 2).

Summary

Despite the fact that excessive saving appears to be a common phenomenon, very little research has been done to identify the variables that predispose a person to such behavior. The only literature this writer can find examines this phenomenon from a psychoanalytic perspective, in terms of both the anal character type first formulated by Freud (1908) and the obsessive-compulsive disorder as listed in the current DSM III R. Freud postulated that fixation at the anal stage of psychosexual development emerged as a result of the child's struggle to exercise control over his/her own anal activities.

Abraham (1921) and Fromm (1947) broadened Freud's (1908) formulation of the anal character and the cardinal triad of parsimony, obstinacy, and orderliness. According to Abraham, "the person with an anal character" has "libidinal over-emphasis of possessions" and their avarice

encompasses time, money, and objects. This is a straightforward connection between anal character and excessive saving. Fromm said that people with the hoarding orientation have "little faith in anything new" and have a tendency toward "miserliness." Out of this "little faith" grows suspicion and mistrust of the external world, people included. This basic mistrust and suspicion should then lead people with the hoarding orientation to hold on to their possessions, to withdraw from, rather than to seek intimacy with, other people.

Developmental psychologists like Bowlby and Erikson stressed the importance of early childhood attachment to people and things and the effects such early attachments have on subsequent adult interpersonal relationships. In coping with real or threatened separation or loss, children resort to forming attachments to other people or things, to search for and attempt a symbiotic reunion with the lost object. According to Winnicott (1953), "transitional objects" such as stuffed animals act as a defense against anxiety. In adulthood, material possessions can instill a sense of security, permanence, and identity (Abraham, 1921; Blos, 1967; Csikszentmihalyi & Rochberg-Halton, 1981; Fenichel, 1938; Fromm, 1947).

Although researchers have found support for the existence of the triad that characterizes the anal character, little empirical research has been done to

determine if this personality type is associated with the hoarding of possessions. Almer's (1988) study investigated excessive saving behavior and three basic personality types including the anal character type. Her study found some support for a relationship between excessive saving and the anal character, as measured by the Lazare-Klerman-Armor Personality Inventory. Almer's findings suggest to this writer that other variables may be involved in predicting excessive saving tendencies - possibly early experiences.

Therefore, this study is specifically undertaken to identify additional other variables that may be associated with excessive saving tendencies, and to investigate possible link(s) between the hoarding orientation and basic mistrust, self-doubt and intimacy.

Hypotheses

For this thesis, this writer hypothesizes that:

1. There will be a significant positive interrelation between saving tendencies and basic mistrust, with greater mistrust associated with higher tendencies to save.
2. There will be a significant negative interrelation between saving tendencies and autonomy, with lower levels of autonomy (i.e. greater shame and self-doubt) associated with higher tendencies to save.

3. There will be a significant positive interrelation between saving tendencies and intimacy, with lower levels of intimacy being associated with higher tendencies to save.

4. There will be a significant positive interrelation between saving tendencies and having experienced early separation and loss, including the perceived impact of such experiences on the respondents, with greater number and impact of early separation and loss being associated with higher tendencies to save.

5. There will be a significant positive interrelation between saving tendencies and the tendency to be emotionally attached to possessions, with greater attachment to possessions being associated with higher tendency to save.

6. The combined effects of greater mistrust, autonomy, intimacy, early experiences of separation and loss, and current attachment patterns (closeness to people and things) will predict saving tendencies better than any variable considered by itself.

METHOD

Subjects

The sample consisted of 254 adults from two primary sources: on-campus community and off-campus community. The on-campus group was comprised of students (graduates and undergraduates), instructors, and staff of the California State University, San Bernardino. Subjects in the off-campus group had contacted the researchers in response to advertisements and articles in local and national magazines and newspapers regarding excessive saving. They indicated their interest in the research topic and their willingness to participate in the research. An attempt was made to include adult respondents of both sexes as well as of different ages, socioeconomic status, and education.

Relevant sample demographic characteristics are summarized in Table 1. Due to missing data, the number of subjects varied somewhat from one measure to another.

The total sample consisted of 62 males and 192 females representing 24.4% and 75.6% of the sample, respectively. The mean age of the subjects was 37.6 years, with a fairly even distribution of age within the range of 19 to 78 years, with 35.9% between 19 and 30 years, 39.4% between 31 and 45 years, and 23.5% in the 46 to 78 age group (missing data - 1.2%).

TABLE 1

Summary of Participant Demographic Characteristics

	N	%
<u>Age</u>		
19 - 30	90	35.9
31 - 45	99	39.4
46 - 60	42	16.7
61 - 78	23	6.8
missing		1.2
<u>Gender</u>		
Male	62	24.4
Female	192	75.6
<u>Marital Status</u>		
Single (never married)	88	34.6
Divorced	32	12.6
Married (divorced, remarried)	125	49.2
Separated	4	1.6
Widowed	5	2.0
<u>Education</u>		
High School Diploma	32	12.2
Baccalaureate Level (1-4 years college)	157	61.7
Graduate Level (1-3 years post BA)	44	17.3
Post Graduate (Ph.D.)	15	5.9
<u>Ethnic Composition</u>		
Caucasian	218	85.8
Hispanic	8	3.1
Black	6	2.4
Native American	5	2.0
Asian	13	5.1
Other	4	1.6

Note: Total sample = 254.

Numbers vary somewhat across measures due to missing data.

The marital status of the subjects was split about evenly between single (never married) or divorced (47.2%), and married, including divorced and remarried (49.2%). The remainder included subjects either separated or widowed.

On the whole, the subjects were well educated, with 12.2% having a high school diploma, 61.7% having a bachelors degree, 17.3% completing or completed a graduate degree, and 5.9% having doctoral degrees.

Participants were predominantly Caucasian (85.8%). The other 12.2% were made up of Hispanic (3.1%), Black (2.4%), Native Americans (2%) and Asians (5.1).

Measures

A questionnaire was specifically designed for this study and was distributed to study participants (see Attachment B). The first part of the questionnaire contained items designed to obtain: demographic information (e.g., sex, age, marital status, familial and educational background), saving/collecting habits, self-reported thoughts and feelings about savings, identification of self as a pack rat/non-pack rat, possible influences of family members on respondents' present saving habits, information about geographic relocations, financial situation in family of origin as perceived by the respondents, experiences of separation and/or loss of a family member, relative or close friend before age 18, and

current emotional attachments/relationships with people, places and things.

The remainder of the questionnaire consisted of the Inventory of Psychosocial Balance (IPB), a measure of Erikson's life stages developed by Domino (1988). This 120-item personality inventory was designed to assess each of the eight developmental life stages as discussed by Erikson. Respondents indicated their agreement with each item by making ratings on a 5-point Likert-type scale (1=strongly disagree; 2=disagree; 3=uncertain, 4=agree, and 5=strongly agree). The IPB yields separate scores corresponding to the eight developmental stages: Trust, Autonomy, Initiative, Industry, Identity, Intimacy, Generativity, and Ego Integrity. Each scale consists of 15 items.

The test-retest reliability of the IPB over a one-month period, as reported by Domino (1988), ranged from 0.78 for Ego Integrity to 0.90 for Initiative. The items comprising the IPB scales are heterogeneous in content as reflected in alpha coefficients ranging from 0.48 for Autonomy to 0.74 for Industry for a sample of college students (Domino, 1988). Scale alpha coefficients were somewhat higher, ranging from 0.64 for Intimacy to 0.69 for Industry, for a sample of elderly subjects (Domino, 1988). However, as pointed out by Domino himself, the measure still needs to be "cross-validated by other researchers."

Domino also reported that "the results of the factor analysis indicate eight meaningful factors corresponding to the postulated eight stages" (p. 7), and that these eight factors "account for 72.3% of the total variance" (p. 3).

Variables Under Study

The specific variables under study were as follows: excessive saving, trust, autonomy, intimacy, early separation and loss, and current attachment or emotional ties to people, place and things.

Excessive saving: The measure of excessive saving was the sum of the respondents' self-rating of two 10-point Likert-type scale items in the questionnaire designed to determine the tendency to save. The first item asked respondents to rate "how strong your tendency to save or keep things is" (1=save/keep only a few things to 10=save/keep everything). The second item asked them "how would you rate yourself as a saver" (1=not a saver to 10=extreme saver).

A second, categorical measure of saving tendencies was obtained by having respondents answer "yes" or "no" to the question: "Do you consider yourself a pack rat?"

Trust, autonomy, and intimacy: These variables were measured by the raw scores on the relevant scales from the Inventory of Psychosocial Balance. Subjects rated their responses on each item on a 5-point scale ranging from 5=strongly agree to 1=strongly disagree. The score for

each scale was the total based on 15 items comprising each scale. IPB items are presented in a spiral omnibus manner, that is, scale #1 was based on items 1, 9, 17, etc., scale #2 was based on items 2, 10, 18, etc., and so forth. To control for response set, some of the questions in each of the eight scales are reversed scored, that is, 1=strongly agree and 5= strongly disagree.

Domino (1988), in the development and validation of the IPB, believes that these scales measure Erikson's eight stages of psychosocial development. The three scales of particular interest to this study are: trust, autonomy, and intimacy. According to Erikson (1963), in the first stage, an infant develops a sense of trust, the ability to rely on the sameness and continuity of the external environment made up of primary careproviders, and a sense of self-trust. In the next stage, autonomy vs. shame and self doubt, with physical and psychological maturation, the child begins the process of establishing self-control and independence. As the infant's external environment encourages him to become independent, parents can provide a supportive and nurturant atmosphere. Harsh over-controlling parents can break a child's will and foster shame and self-doubt. In the intimacy stage, a well integrated identity that emerges from the successful resolution of the previous stages would be ready for

psychological intimacy with other people, for commitments, affiliations, relationships, and partnerships.

Examples of items are: "having friends is important to me" (Trust); "I value independence more than financial security" (Autonomy); and, "I have experienced some very close friendships" (Intimacy).

Separation and loss: This variable was measured in terms of both number of losses and their perceived impact before age 18. Subjects first indicated the number of times before age 18 they experienced the loss of a relative or close friend through death, divorce/separation, and geographic moves. They then rated the impact of each loss on a 5-point scale ranging from 1=no impact to 5=great impact. The total separation/loss score was calculated by first multiplying each loss by its impact as experienced by the subject and then summing these scores. For example, a subject might indicate the loss of four grandparents with the impact of each loss rated at the maximum of 5. This subject's total separation/loss score would be calculated by summing $(1 \times 5) + (1 \times 5) + (1 \times 5) + (1 \times 5) = 20$.

Current attachment: This variable was measured by 13 items which subjects rated according to the degree of emotional attachment they feel with respect to the item. Items were rated on a 7-point scale ranging from 1=not at all emotionally attached to 7=extremely emotionally attached. The 13 items were: spouse/partner, mother,

father, children, siblings, co-workers, best friend, animal pets, personal possessions, home (place you live), car, community you live in, and people you live with now.

Procedure

Questionnaire administration was handled in two ways. Approximately 25% of the subjects (the on-campus participants) were given the questionnaire in the classroom with instructions to complete at a later time and return it to the researchers. The remainder of the subjects (the off-campus participants selected by their response to newspaper and other solicitations published in the popular media) received the questionnaire in the mail with instructions to return to the researchers. The questionnaire was accompanied by a cover letter (see Attachment A) informing subjects of the nature of the research, time required to complete the questionnaire, and assuring subjects of the confidentiality of their responses. Subjects were also asked to indicate whether they would be willing to be interviewed at a later date concerning their questionnaire responses. Subjects interested in receiving a summary of the research findings were asked to provide their names and addresses so that the researchers could send them a written summary upon completion of the study.

RESULTS

Prior to statistical analysis, the questionnaire data were screened for accuracy of input, missing data, outliers, and the fit between variable distributions and normality. Since missing values were neither widespread nor formed an identifiable pattern, it was decided to leave them as missing data and not replace them with the mean for all cases. Missing values on questions that were not applicable to certain subjects (e.g., a subject who has never been married would not be able to answer a question on number of times and impact of loss of children) were coded as "not applicable" rather than being replaced by the sample mean or deleted from the analysis.

Ten subjects who scored below the lowest possible score of 15 on the IPB scale were identified. Visual examination of their questionnaire revealed that this phenomenon was due to their not completing all the 120-items. These outliers were deleted from the original data set of 264 cases, leaving 254 valid cases for subsequent analysis.

Hypotheses One to Five: Correlation Analyses

To assess the interrelationships between the saving measures and the variables under study in the first five hypotheses, Pearson product-moment coefficients were computed.

Table 2 provides the correlations obtained between the two saving measures and the specific variables under study. As can be seen, no support was obtained for the first three hypotheses which predicted a relationship between saving and three of Erikson's developmental stages.

The first hypothesis, i.e., that there would be a significant interrelation between saving tendencies and basic mistrust with greater mistrust associated with higher tendencies to save, was not supported ($r = .07$, n.s.). The internal consistency reliability for the trust scale, as assessed by Cronbach's alpha (Table 3), was .66, compared to .59 and .69 obtained by Domino (1988) for his subsample of college students and elderly, respectively.

The second hypothesis was that there would be a significant interrelation between saving tendencies and autonomy, with lower levels of autonomy (i.e. greater shame and self-doubt) associated with higher tendencies to save. This hypothesis was not supported ($r = -.01$, n.s.). The alpha coefficient for the autonomy scale was .45, which is similar to .48 and .65 coefficient reported by Domino for his two subsamples.

The third hypothesis, i.e., that there would be a significant interrelation between saving tendencies and intimacy with lower levels of intimacy associated with higher tendencies to save, was not supported ($r = .05$,

TABLE 2

Correlations Between Excessive Saving, Self-Identification
as a Pack Rat and Specific Variables Under Study

	Excessive Saving (N=250)	Pack Rat (N=254)
Trust (IPB)	.07	.05
Autonomy (IPB)	.01	.09
Intimacy (IPB)	.05	.03
Total Number of Losses	.07	.07
Total Losses x Impact	.06	.08
Attachment to Possessions	.39***	.34***

* p < 0.05
 ** p < 0.01
 *** p < 0.001

TABLE 3

Reliability Data for the Inventory of Psychosocial Balance
(N=254)

Scale	\bar{X}	sd	Cronbach Alpa
Trust	57.236	5.555	.6645
Autonomy	51.071	4.806	.4477
Initiative	51.083	5.365	.5607
Industry	56.272	5.604	.7009
Identity	53.031	6.100	.5859
Intimacy	57.291	5.915	.6188
Generativity	59.181	5.662	.6752
Integrity	53.543	4.974	.5108

n.s.). The alpha coefficient for the intimacy scale was .62, which was again quite similar to the coefficient obtained by Domino for his subsamples (.68 and .64).

When saving was assessed by the categorical measure (are you a pack rat), the correlations between trust, autonomy, and intimacy and self-identification as a pack rat were also quite low and statistically not significant as indicated in Table 2.

No support was obtained for the fourth hypothesis, which predicted a significant interrelation between saving tendencies and indices of early separation and loss. As Table 2 indicates, neither total number of losses nor losses by perceived impact was related to saving tendencies.

The fifth hypothesis stated that there would be a significant interrelation between saving tendencies and emotional attachment to one's personal possessions, with greater attachment to possessions being associated with higher tendency to save. This hypothesis was strongly supported ($r = .39$, $p < 0.001$). It was also significantly related to self-identification as a pack rat ($r = .34$, $p < 0.001$).

Hypothesis Six: Multiple Regression Analysis

The sixth hypothesis, which stated that the combined effects of greater mistrust, autonomy, intimacy, early experiences of separation and loss, and current attachment

patterns (closeness to people and things) would predict excessive saving tendencies better than any variable considered by itself, was not supported. The results of the forward regression analysis are summarized in Table 4. Only two of the variables, i.e., emotional attachment to possessions and trust entered the regression equation. Trust contributed only an additional 1% of variance to that accounted for by the emotional attachment to possessions variable. Not only was this hypothesis not supported, but these findings reflect what was found in the univariate analyses, namely, that it was emotional attachment to possessions alone (of all the variables under study) that was related to saving tendencies.

Additional Findings

In the following section additional results, which were not associated with the hypotheses of the study, are presented. Table 5 summarizes some of these findings.

Gender and age. A t-test analysis found significant effects on the tendency to save things for both gender ($r = .11$, $p < 0.05$) and age ($r = .23$, $p < 0.001$). That is, females and the older participants tend to save more than males and younger participants, at least among the sample in this study (Table 5).

Among the sample who identified themselves as pack rats, a significant age effect was found ($r = .30$, $p < 0.001$). Gender was not significantly interrelated. This

TABLE 4
Forward Regression
Summary Table

		Mult R	R sq	R sq Ch	Sig F Ch
Step 1	EMOTIONAL TIES				
	TO POSSESSIONS	.3852	.1484	.1484	.000
Step 2	TRUST	.4020	.1616	.0132	.048
Step 3	No additional variables were entered				

TABLE 5

Correlation Between Excessive Saving, Self-Identification
as a Pack Rat and Other Variables of Interest

	Excessive Saving (N=250)	Pack Rat (N=254)
Age	.23***	.3***
Gender	.11*	.03
Currently Save Money	.04	.07
Early Geographic Moves	.03	.02
Early Economic Poverty	.13*	.12*
Possessions Tampered with	.01	.05
Possessions Thrown Away	.07	.14*

* p < 0.05
 ** p < 0.01
 *** p < 0.001

Note: Gender 1 = Male
 2 = Female
 Group 1 = Pack rat
 Group 2 = Non Pack rat

means that pack rats are to be found among the older participants. Unlike excessive savers who are predominately females, pack rats are just as likely to be males as females.

Saving things and saving money. Although one might expect people who save a lot of things to also save money, no such relationship was found. The correlation between tendency to save money was .04 (n.s.) for excessive saving and .07 (n.s.) for identification as a pack rat.

Perceived level of economic poverty in childhood. Significantly associated with excessive saving was self-reported economic status before age 18 ($r = .13$, $p < 0.05$). Perceived economic poverty in childhood was also significantly related to self-identification as a pack rat ($r = .12$, $p < 0.05$). Greater early economic poverty was associated with higher tendencies to save in adulthood. A surprising finding was that the younger subjects reported experiencing greater economic poverty before age 18 than older subjects ($r = -.41$, $p < 0.001$).

Having possessions tampered with or thrown away. A tendency to hang onto things as an adult could be related to having had one's possessions either tampered with or discarded as a child. But as Table 5 indicates, having one's possessions tampered with in childhood was not significantly correlated with either excessive saving in adulthood or to self-identity as a pack rat. But having

one's possessions thrown away, not just tampered with, was significantly correlated with self-identification as a pack rat ($r = .14$, $p < 0.05$). However, the correlation was low and was not significant when the excessive saving score was used.

Emotional attachment to people, places, and things.

As previously reported, excessive saving was strongly associated with the tendency to be emotionally attached to one's personal possessions. Do savers differ from non-savers in their emotional attachment to people?

Interestingly, as can be seen in Table 6, no association was found between tendency to save and emotional attachment to people or pets. However, when emotional attachment to non-living things (possessions, home, community) was assessed, a significant association is found between saving and attachment. Savers report a significantly greater degree of emotional attachment to things, home, and community than non-savers do.

Meaning of one's possessions. Table 6 revealed excessive savers and pack rats have strong emotional attachment to their possessions. Tables 7 and 8 showed what these possessions mean to excessive savers and pack rats. Material possessions appear to give excessive savers and pack rats a sense of who they are, a sense of security, are dependable and reliable, are emotionally comforting, and have become a part of them. Interestingly, these

TABLE 6

Correlation Between Excessive Saving, Self-Identification
as a Pack Rat and Current Strength of Attachment

	Excessive Saving (N=250)	Pack Rat (N=254)
Emotional attachment to:		
Spouse/partner	.00	.07
Mother	.10	.01
Father	.03	.00
Children	.02	.09
Siblings	.03	.03
Co-workers	.06	.01
Best Friend	.07	.02
Animal Pets	.02	.01
Possessions	.39***	.34***
Home	.21***	.12*
Car	.08	.02
Community you live in	.15**	.12*
People with whom live	.08	.05

* p < 0.05

** p < 0.01

*** p < 0.001

Note: Higher ratings indicate greater reported emotional attachment.

TABLE 7

The Meaning of Possessions to Excessive Savers and
Self-Identified Pack Rats

	Excessive Savers (N=250)	Pack Rats (N=254)
My possessions:		
Are a part of me	.35***	-.24***
Give me a sense of security	.26***	-.19***
Preserve the past	.41***	-.34***
Give me a sense of who I am	.30***	-.23***
Are important to me for their sentimental value	.36***	-.27***
Are important to me because of their monetary value	.16**	-.06
Make me feel anxious at times	.26***	-.23***
Are emotionally comforting to me	.34***	-.32***
Make me feel guilty at times	.14*	-.23***
Give me a sense of power & status	.02	.01
Make me feel depressed at times	.14*	-.25***
Give me a sense of control	.13*	-.06
Are important to me because they are dependable and reliable	.26***	-.18***

Note: Pack Rats: Group 1 = Pack Rats
 Group 2 = Non Pack Rats

* p < 0.05
** p < 0.01
*** p < 0.001

TABLE 8
Forward Regression
Summary Table

		Mult R	R sq	R sq Ch	Sig F Ch
MY POSSESSIONS					
Step 1	PRESERVE THE PAST	.4010	.1608	.1608	.000
Step 2	ARE DEPENDABLE AND RELIABLE	.4469	.1997	.0388	.000
Step 3	MAKE ME ANXIOUS	.4662	.2173	.0176	.000
Step 4	GIVE ME A SENSE OF POWER AND STATUS	.4818	.2322	.0148	.000
Step 5	ARE A PART OF ME	.5006	.2506	.0184	.000
Step 6	No additional variables were entered				

possessions are not kept because of their monetary value or that they give their owners a sense of control, but that they have sentimental value and that they preserve the past.

In view of the amount of variance accounted for by emotional ties to possessions, a separate forward regression analysis was done on the meanings attached to possessions. The results, summarized in Table 8, support the findings presented in Tables 6 and 7.

Relationship to compulsive behaviors. Table 9 presents the correlations obtained between the two saving variables and 11 behaviors which people can engage in excessively, if not compulsively. Subjects were asked, for each of the behaviors, to rate themselves and each of their parents (the people they considered their primary caretakers, even if not their biological parents). There was a significant association between excessive saving and overeating, shopping, working, and reading less. There was also a significant positive association between excessive saving tendencies and having had a mother and/or father who were excessive savers. Essentially, similar results were obtained for the categorical measure of saving with the exception that a father's saving behavior was not associated with being a pack-rat.

T-tests were run on selected variables, and the results are summarized in Table 10. With a few exceptions,

TABLE 9

Correlations Between Excessive Saving, Self-Identification
as a Pack Rat and Some Compulsive Behaviors

	Excessive Saving (N=250)			Pack Rat (N=254)		
	Mother	Father	Self	Mother	Father	Self
Overeat	.01	.03	.18**	.02	.33	.21***
Shopping	.02	.03	.17**	.11	.04	.23***
Drink	.01	.01	.07	.04	.07	.07
Drugs	.01	.05	.05	.08	.05	.02
Smoke	.04	.02	.04	.04	.04	.01
Save	.15**	.15**	.40***	.15**	.09	.30***
Work	.07	.06	.13***	.03	.08	.06
Gamble	.07	.02	.00	.05	.01	.10
TV	.02	.11*	.06	.05	.07	.02
Read	.08	.05	-.12*	.01	.11*	.04
Clean	.07	.04	.04	.05	.05	.09

* p < 0.05

** p < 0.01

*** p < 0.001

Note: Higher ratings indicate greater engagement in the behavior.

group comparisons were consistent with the results of the correlational analysis as summarized in Tables 2, 5, 6, 7, and 8. The variables in Table 10 are the ones found to significantly differentiate pack rats from non-pack rats and thereby this table provides a summary table of the significant interrelationships found in this research.

TABLE 10

Pack Rat vs. Non-Pack Rat Group Comparisons
on Selected Variables

	<u>Pack Rat</u>		<u>Non-Pack Rat</u>		T Value
	\bar{X}	SD	\bar{X}	SD	
Excessive Saving	15.75	2.31	10.13	4.01	14.00***
Meaning of Possessions:					
Part of me	4.78	1.67	3.88	1.82	3.95***
Sense of security	4.68	1.77	3.94	1.68	3.36**
Preserve the past	5.49	1.42	4.26	1.78	6.10***
Who I am	4.59	1.66	3.78	1.82	3.57***
Sentimental value	5.49	1.38	4.48	1.71	5.16***
Makes me anxious	2.98	1.70	2.17	1.42	3.90***
Sense of comfort	4.37	1.69	3.24	1.54	5.48***
Makes me feel guilty	3.0	1.85	2.12	1.58	4.02***
Makes me feel depress	2.61	1.83	1.83	1.32	3.65***
Dependable/Reliable	3.38	1.92	2.67	1.66	3.12**

Note: All comparisons, except emotional attachment to possessions, were two-tailed.

Pack Rats: Group 1 = Pack Rats

Group 2 = Non-Pack Rats

* p < 0.05

** p < 0.01

*** p < 0.001

DISCUSSION

The purpose of this study was to identify some of the correlates of excessive saving tendencies, specifically, what factors predispose a person to become an excessive saver, or a pack rat. Since Almer (1988) found only a small relationship between excessive saving tendencies and the obsessive-compulsive personality type, and since she did not examine life experiences, environmental factors, and attachment patterns that could have contributed toward pack rat behavior, this study attempted to identify some of these variables and assess their association with saving behavior.

The first three hypotheses, which predicted that there would be a significant interrelation between higher saving tendencies and greater basic mistrust (i.e., lower level of trust), lower levels of autonomy, and lower levels of intimacy, were not supported. T-test analyses also found no significant difference between non-savers and pack rats in their levels of trust, autonomy, and intimacy. The expected relationships between mistrust and saving was based on Fromm's description of the hoarding orientation being associated with suspicious, mistrustful people who surround themselves with things which they find more dependable than people.

The failure to find a relationship between excessive saving and these three variables might suggest that there

is in fact no association between the tendency to save things and one's trust, autonomy, and intimacy as these relate to Erikson's stages of development. Unfortunately, it is not possible to conclude that no relationship exists. First, the scale alpha coefficients were low, indicating heterogeneity of item content which creates problems in trying to describe what exactly each scale is measuring. Second, scale labels (trust, autonomy, and intimacy) suggest certain meanings, but careful scrutiny of the 15 items that comprise each of these scales indicates that no such simple interpretation can be made. For example, items comprising the Trust scale include items relating to trust in one's own and others' abilities ("I have confidence in my own abilities," "people have the capacity to solve their problems"), items relating to the expression and control of feeling ("I find it difficult to express my true feelings," "I have difficulties dealing with my anger"), and items relating to one's confidence and control over living ("Basically, I think I am an alright person," "In general, I am an optimistic person"). Similarly, the Autonomy scale includes items pertaining to how meticulous a person is ("When I do something, I do it as carefully as possible," "I am a very organized person," "'A place for everything and everything in its place' is my motto"), how a person feels about delayed gratification ("I find it easy to work for future reward"), and social obligations ("We would all

be better off if people obeyed the laws we have"). Likewise, some items in the Intimacy scale do not relate to the concept of intimacy as proposed by Erikson (i.e., "eager and willing to fuse his identity with that of others ... to commit ... to concrete affiliations and partnerships"). Therefore, to admire a person ("I have never met anyone whom I really admire"), or to be inspired by someone ("I feel inspired when I read about someone who overcame major obstacles and achieved a significant goal") does not imply or result in the merging of identities or the type of dynamic interaction as proposed by Erikson. When item content varies so widely and alpha coefficient are low, it is difficult to attribute the results to failure of the hypothesis.

In summary, the lack of support for the first three hypotheses could be that the Inventory of Psychosocial Balance used here is not a particularly good or precise measure of the variables of interest. In a personal communication from Prof. Domino, he pointed out that the IPB "does not assess early life experiences," but that it assumes "that each of Erikson's life stages can be looked at as a personality trait or dimension, and tries to locate an individual on each of the dimensions."

The fourth hypothesis, which predicted that there would be a significant interrelation between saving tendencies and indices of early separation and loss, was

also not supported. Again, the reason for this lack of support could be that no such relationship between saving tendencies and early experiences of separation and loss exists, or may be attributable to measurement problems. On the other hand, it is possible that object loss (as defined within the object relations theory) and as measured in this study (i.e., loss of a family member, relative or close friend through death, divorce/separation, and geographic relocations), is not the same as having one's possessions tampered with or thrown away. Therefore, it is of interest to note from Table 5 that having one's possessions thrown away is highly correlated with self-identification as a pack rat. This seems to suggest that material possessions may not substitute for people. If this is true, then early separation and loss experiences involving people may not predispose individuals to saving, whereas loss of property, possessions or deprivations may. Perhaps this stems from our instinctive realization that people are irreplaceable, whether the separation and loss is permanent (i.e., due to death) or temporary (e.g., due to illness, vacation).

On a similar note, excessive savers and pack rats also report experiencing greater economic poverty before the age of 18, and pack rats reported more instances of having had their possessions thrown away. Perhaps the early experience of deprivation predisposes individuals to form

greater emotional attachment to personal possessions later in life.

The sixth hypothesis, which stated that the combined effect of greater mistrust, lower autonomy, lower intimacy, more early experiences of separation and loss, and current attachment patterns will predict saving tendencies better than any variable considered by itself, was not supported. Since there was no support for the first four hypotheses, it is not surprising that, since only one of the five variables had a significant bivariate relationship with saving, the combined effect of the variables considered in these four hypotheses failed to give a significant multiple R based on multiple predictions.

The fifth hypothesis, which predicted a significant interrelation between higher saving tendencies and greater attachment to possessions, was strongly supported both for excessive savers and for pack rats. While one cannot say that attachment causes saving, it certainly is not surprising that someone would save more (i.e., have difficulty parting with things) if one was emotionally attached to things. A frequent reason people give for saving objects is that these objects have sentimental value to their owners (Almer, 1988).

Excessive savers are not different from non-savers in how emotionally attached they report themselves to be to people and pets. But, as can be seen from Table 6, they

are significantly more attached to their personal possessions, their homes, and the communities they live in. As stated earlier, other findings suggest that excessive savers are as emotionally attached to people as are non-savers. Thus, one cannot interpret a pack rat's attachment to things in terms of things being a substitute for people.

The meanings individuals attribute to their possessions appear to set excessive savers apart from non-savers (Table 10). Things appear to have greater salience on a number of dimensions to savers. Savers imbue their possessions with more meaning than non-savers do. One curious finding is the fact that savers report that their possessions make them feel depressed, guilty, and anxious at times, more often than non-savers. The most likely interpretation here is that those savers who have large accumulation of things may feel negative emotions related to the clutter and its impact on themselves and other.

Savers also report that their possessions give them a greater sense of security and comfort than what was reported by non-savers. This could be due to the fact that, savers, more than non-savers, perceive their possessions are dependable and reliable. They are there when needed. These findings suggest that excessive savers and pack rats feel safe in investing their psychic energy on objects, but no less on people.

Excessive saving is also significantly associated with over-eating and shopping. Both eating and shopping are compulsive acquisitive behaviors, involving incorporation of objects to the self. Overeating and shopping could be an extension of, or another form of, excessive saving: an active reaching out and taking possession of, rather than mere hoarding. Perhaps over-eating, shopping and excessive saving are all forms of self-nurturance, a need arising from an early economic or emotional deprivation or a need correlated with current feelings of deprivation. Any linkage is speculative and needs further research between saving and self-nurturance.

From results summarized in Table 9, it would seem that some savers may have learned to be savers from having observed their parents' saving tendencies and pack rat behavior. The only compulsive behavior significantly related to parental behavior is self-reported current level of saving. Both parents of excessive savers, and mothers of self-identified pack rats were also savers of things.

There are significant gender and age effects on the tendency to save things. That is, females are more likely to be excessive savers, and that excessive savers can be found among the older age groups, at least in this study. On the other hand, among self-identified pack rats, gender effect is not significant, indicating that pack rats can be found among both sexes. However, there is a strong age

effect among pack rats, that is pack rats tend to be found among the older subjects, at least in this sample. Perhaps we can speculate that older subjects have had more opportunities to acquire and accumulate personal possessions, and to attach meanings to and invested emotional energy on their personal possessions. And the meanings and emotional bonds that savers have invested in their possessions then predispose these savers to hang on to their possessions. Conversely, just by having these possessions around predisposes individuals to form emotional bonds with and attach meanings to these objects.

Limitations of Present Study and Directions for Further Research

One of the limitations of this study is that we tried to correlate excessive saving behavior with early life experiences. Almer, on the other hand, looked at this phenomenon from the perspective of personality traits. Perhaps excessive saving can be better explained by looking at the interaction between overt behaviors and current attitudes. Based on his own research, and a review of studies done by other investigators, Ajzen (1982) said that "people do in fact behave in accordance with their attitudes" (p. 3). Personality traits do not appear to be good predictors of behavior anyway. According to Ajzen (1987), extensive review of personality literature reveals that attempts to identify "personality correlates of

narrowly defined behaviors" (p. 9) are often

"nonsignificant and rarely exceed the .30 level" (p. 8).

Additionally, this study is based on self-report data, and as such suffers from the limitations of all such data, (e.g., memory of respondents, objectivity of respondents). Some limitations pointed out by Anastasi (1982) are respondents' need to create a favorable impression, the tendency of subjects to choose socially desirable responses, and having subjects being influenced by response sets. Since this study attempted to measure these experiences which took place before the age of 18, we are relying on the memory of respondents, which could have dimmed with the passage of time or clouded by subsequent life experiences. For example, the loss of a pet at age five (which at that point in life could have been traumatic) would seem unimportant compared to the loss of a job at age 50. Respondents were aware that this was a study on pack rat behavior. As such, some respondents may have been influenced by their perception of what was expected by the experimenter, the need to present a favorable impression, or to give socially desirable responses. Self-report data, therefore, lacks objectivity, and, perhaps, accuracy to some extent.

The measurement of development stages used in this study, the Inventory of Psychosocial Balance, may not be a good measure of the three variables of interest in this

study as described in the IPB, i.e. trust, autonomy, and intimacy. The IPB attempts to measure the developmental stages as proposed by Erikson. As pointed out by Prof. Domino, it "does not assess early life experiences." In order to do that a new measure will have to be developed.

Besides the possibility of the Inventory of Psychosocial Balance being not a good measure of the variables of interest, the developmental stages as proposed by Erikson were poorly defined concepts anyway. Future research using these stages would first have to clearly operationally define these concepts before they can be measured.

There are also difficulties in measuring certain of the most important constructs (e.g., separation and loss experiences, perceived impact of loss, perceived economic status). Not only are there no widely accepted operational definitions of these concepts, there is no tool to measure them objectively. According to the object relations school, the types of separation experiences most relevant to adult psychopathology are those occurring in the first three years of life. There is no way to assess this very early experiences from adult recollections. It is quite possible, therefore, that early separation is extremely important to adult saving of material objects, but methodological and assessment limitations make it difficult to establish any such linkage empirically.

The question of how representative this sample is of the general population needs to be addressed. The off-campus group of subjects were respondents who had indicated their interest in the topic and willingness to participate in the research after reading articles in local and national newspapers and magazines. The on-campus group participated as part of an in-class exercise. As such this study could contain the limitation of sampling bias, either for or against the issue of excessive saving, and not truly randomly selected from the general population. This study, also lacks a control group to be compared with. It would, therefore, be difficult to generalize the findings of this study to the general population.

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ATTACHMENT A: COVER LETTER



The California
State University

CALIFORNIA STATE UNIVERSITY • SAN BERNARDINO

DEPARTMENT OF PSYCHOLOGY
TELEPHONE (714) 887-7226

We are asking for your help in the second stage of a research project currently being conducted to provide information about why some people tend to save things while other people tend to throw things away and keep their possessions at minimal levels. Research is important here because very little is known about why some people become excessive savers and others do not.

In the first stage of the research, we collected responses from 280 adults who completed a general questionnaire about saving. The current questionnaire is being distributed to several groups, including those of you who completed the first questionnaire with the hope that you will be kind enough to assist us once again. We are particularly interested in receiving responses from those who completed the first questionnaire because the current research represents a continuation of that initial study.

Completion of this questionnaire takes about fifteen minutes. Please be assured that when the questionnaires are prepared for computer statistical analysis, they are identified by number only. The cover sheet of this questionnaire is removed and retained separately for our records and is never used to identify questionnaires.

If you would like information regarding the results of this study, please so indicate by leaving your name and address in the space below. You will be mailed a brief summary of the main findings upon completion of the study. In addition, if you would like to be interviewed concerning your questionnaire responses, please indicate in the designated space below. Again, thank you for your help!

I would like information sent to me regarding the outcome of this study.

Name
(Print): _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Interview: Yes _____ No _____

Researchers:

Dr. Lynda W. Warren, Professor of Psychology

5500 UNIVERSITY PARKWAY, SAN BERNARDINO, CALIFORNIA 92407-2397

ATTACHMENT B: QUESTIONNAIRE

PHASE II OF PACK-RAT RESEARCH

1. Sex: _____ 2. Age: _____
3. Current marital status:
_____ Single, never married _____ Married
_____ Divorced _____ Separated
_____ Divorced, remarried _____ Widowed
4. Highest educational degree: _____
5. Ethnic background:
_____ Caucasian _____ Native American
_____ Hispanic _____ Asian
_____ Black _____ Other (please specify) _____
6. Total number of adults living with you: _____
Total number of children under age 18 living with you: _____
7. To determine how strong your tendency to save things is, please select the number, from one to ten below, that BEST describes your tendency to save or keep things:

1	2	3	4	5	6	7	8	9	10
save/keep			save/keep			save/keep			
only a few			a moderate			everything			
things			amount of things						

8. To phrase it another way, how would you rate yourself as a saver on the following scale:

1	2	3	4	5	6	7	8	9	10
not a saver			somewhat			extreme saver			
			a saver						

How have the following people reacted to your saving habits:
(circle one number for each of the following items below)

	Positively	Neutral	Negatively	N/A		
9. Father	5	4	3	2	1	0
10. Mother	5	4	3	2	1	0
11. Siblings	5	4	3	2	1	0
12. Children	5	4	3	2	1	0
13. Spouse/Partner	5	4	3	2	1	0
14. Other family members	5	4	3	2	1	0
15. Friends	5	4	3	2	1	0
16. Co-workers	5	4	3	2	1	0

Can you identify anyone from your childhood and adolescence who would qualify as an excessive saver? And to what extent do you think this person influenced your tendency to save/not to save?

	A great deal		Somewhat		Not at all
17. Father	5	4	3	2	1
18. Mother	5	4	3	2	1
19. Siblings	5	4	3	2	1
20. Grandmother	5	4	3	2	1
21. Grandfather	5	4	3	2	1
22. Friends	5	4	3	2	1

Please rate yourself and each of your parents (the people you consider your primary caretakers, even if not your biological parents), on each of the behaviors below:

1. never engage in behavior; 2. little/occasional;
3. moderate; 4. a lot/heavy; 5. excessive/compulsive.

	You (at present)	Your mother (when you were growing up)	Your Father (when you were growing up)
23. Overeating	_____	_____	_____
24. Shopping/ Bargain hunting	_____	_____	_____
25. Drinking alcohol	_____	_____	_____
26. Other drugs	_____	_____	_____
27. Smoking	_____	_____	_____
28. Saving	_____	_____	_____
29. Working	_____	_____	_____
30. Gambling	_____	_____	_____
31. Watching TV/ Home video	_____	_____	_____
32. Reading	_____	_____	_____
33. Cleaning	_____	_____	_____

34. How frequently did you experience geographic moves from birth to age 18? (circle one)

1. never moved
2. moved once or twice
3. moved 3-4 times
4. moved 5-10 times
5. moved 11-20 times
6. moved more than 20 times

35. To what extent did you experience economic poverty from birth to age 18? (circle one)

1. extremely poor, often did without
2. poor, sometimes did without
3. poor, but never did without
4. not poor, but few luxuries (lower middle class)
5. comfortably well off, middle class
6. very well off, many luxuries (upper middle class)
7. great wealth and affluence

How frequently did other people tamper with possessions when you were growing up (birth to age 18). Please circle one and indicate how you felt: relieved, sad, angry, hurt, did not bother you.

36. never _____
37. rarely _____
38. occasionally _____
39. frequently _____
40. all the time _____

How frequently were your possessions thrown away by others when you were growing up (birth - age 18). Please circle one and indicate how you felt: relieved, sad, angry, hurt, did not bother you.

41. never _____
42. rarely _____
43. occasionally _____
44. frequently _____
45. all the time _____

Please indicate how many times, before age 18, you experienced the loss of a relative or close friend through death, divorce/separation, geographic moves, war, etc., and the impact these experiences had on you.

	<u># times</u>	Great impact	Some impact	No impact		
46. Mother/step-mother	_____	5	4	3	2	1
47. Father/step-father	_____	5	4	3	2	1
48. Grandparents	_____	5	4	3	2	1
49. Siblings	_____	5	4	3	2	1
50. Other relatives	_____	5	4	3	2	1
51. Close friends	_____	5	4	3	2	1
52. Others (specify)	_____	5	4	3	2	1

We are interested in what meaning your possessions have for you. In the following, please indicate how true EACH statement is of you at present, making a rating from 1 - 7 for each statement in the space provided.

1	2	3	4	5	6	7
not at all true			somewhat true			definitely true

- | | |
|-------|--|
| _____ | 53. My possessions are a part of me. |
| _____ | 54. My possessions give me a sense of security. |
| _____ | 55. My possessions preserve the past. |
| _____ | 56. My possessions give me a sense of who I am. |
| _____ | 57. My possessions are important to me for their sentimental value. |
| _____ | 58. My possessions are important to me because of their monetary value. |
| _____ | 59. My possessions make me feel anxious at times. |
| _____ | 60. My possessions are emotionally comforting to me. |
| _____ | 61. My possessions make me feel guilty at times. |
| _____ | 62. My possessions give me a sense of power and status. |
| _____ | 63. My possessions make me feel depressed at times. |
| _____ | 64. My possessions give me a sense of control. |
| _____ | 65. My possessions are important to me because they are dependable and reliable. |

We are also interested in how emotionally close (connected, tied) you feel to each of the following. Please make a rating for each item in the space provided. If it does not apply to you, write N/A.

1	2	3	4	5	6	7
not at all						
emotionally			moderately		extremely	
attached			emotionally		emotionally	
			attached		attached	

- | | | | |
|-------|--------------------|-------|------------------------------|
| _____ | 66. spouse/partner | _____ | 73. animal pets |
| _____ | 67. mother | _____ | 74. personal possessions |
| _____ | 68. father | _____ | 75. home, place you live |
| _____ | 69. children | _____ | 76. car |
| _____ | 70. siblings | _____ | 77. community you live in |
| _____ | 71. co-workers | _____ | 78. people you live with now |
| _____ | 72. best friend | | |

79. From all your experiences from birth to age 18, what do you now identify as having the most influence on your current saving habits?

80. To what extent do you save money?

5 4 3 2 1
a lot quite a bit somewhat slightly not at all

Sometimes people who save a lot of things are referred to by themselves or by others as "pack-rats."

81. Do you consider yourself a pack-rat? Yes: _____ No: _____

82. Do other people consider you a pack-rat? Yes: _____ No: _____

For each of the following statement please indicate whether you:

1 2 3 4 5
strongly disagree are agree strongly
disagree uncertain agree

There are no right or wrong answers - what you honestly think is the right answer for you.

- ___ 1. Having friends is important to me.
- ___ 2. I value independence more than financial security.
- ___ 3. I am easily embarrassed.
- ___ 4. Most people around me seem to be more talented than I am.
- ___ 5. Sometimes I wonder who I really am.
- ___ 6. I have experienced some very close friendships.
- ___ 7. I derive great pleasure in watching a child master a new skill.
- ___ 8. If I could relive my life, I would make few changes.
- ___ 9. I have confidence in my own abilities.
- ___ 10. Those who know me say I am stubborn.
- ___ 11. When faced with a problem, I am very good at developing various solutions.

1	2	3	4	5
strongly	disagree	are	agree	strongly
disagree		uncertain		agree

- ___ 12. When faced with a task, I like to apply myself fully.
- ___ 13. When I was a teenager I rarely dated.
- ___ 14. There have been at least several people in my life with whom I have developed a very close relationship.
- ___ 15. I have many and varied interests.
- ___ 16. My religious or spiritual beliefs are stronger now than they have ever been.
- ___ 17. I can really depend on others.
- ___ 18. It is difficult for me to make up my mind.
- ___ 19. I prefer a job that requires little initiative.
- ___ 20. When learning something new I often feel inferior.
- ___ 21. As an adolescent I was very shy.
- ___ 22. I often feel lonely even when there are others around me.
- ___ 23. My life is or has been a productive one.
- ___ 24. I think that certain groups or races of people are inferior to others.
- ___ 25. I sometimes have difficulties with what I see, hear and feel, versus what is real - seeing the world as other do.
- ___ 26. When I do something, I do it as carefully as possible.
- ___ 27. I can think of no worse fate for a man than to be impotent.
- ___ 28. Others would describe me as a productive person.
- ___ 29. It makes me uncomfortable to see little boys play with dolls.

1	2	3	4	5
strongly	disagree	are	agree	strongly
disagree		uncertain		agree

- ___ 30. I am a loner.
- ___ 31. I am often impressed by what young people can achieve today.
- ___ 32. You can brean a person physically but you can never take away his/her human dignity.
- ___ 33. Suffering can be meaningful for the growth of the person.
- ___ 34. I am a very organized person.
- ___ 35. It is useless to try and change most people's mind.
- ___ 36. I often waste my time.
- ___ 37. My career has changed several times.
- ___ 38. There have been times when I felt extremely close to someone I loved.
- ___ 39. If it were possible, I would greatly enjoy teaching adolescents.
- ___ 40. Life has been good to me.
- ___ 41. Most conflicts between people can be resolved by discussion.
- ___ 42. In general, I believe that most people can achieve what they wish to achieve.
- ___ 43. If I were to visit s new city, I would very much enjoy exploring it on foot, if possible.
- ___ 44. One of my major values in life is to be productive.
- ___ 45. I always have been a confident person.
- ___ 46. There have been people in my life with whom I have been willing to share my innermost thoughts.

1	2	3	4	5
strongly	disagree	are	agree	strongly
disagree		uncertain		agree

- ___ 47. To be a good parent is one of the most challenging tasks people face.
- ___ 48. I have left my mark on the world.
- ___ 49. I have difficulties dealing with my anger.
- ___ 50. I find it easy to work for future rewards.
- ___ 51. As a child I often took things apart to see how they worked.
- ___ 52. Work brings me great satisfaction.
- ___ 53. In general, I know what I want out of life.
- ___ 54. There have been several times in my life when I felt left out.
- ___ 55. I often feel that I am not growing as a person.
- ___ 56. There are many things I enjoy in life.
- ___ 57. I find it difficult to express my true feelings.
- ___ 58. I am quite self-sufficient.
- ___ 59. If I have a choice, I prefer going to a new restaurant, rather than a more familiar one.
- ___ 60. I rarely find myself with time on my hands.
- ___ 61. Although outwardly I am at ease, inwardly I am often unsure.
- ___ 62. I have never met anyone whom I really admired.
- ___ 63. I am very concerned that our children will grow up in a polluted world.
- ___ 64. I find little sense in living.
- ___ 65. I am irritable/frustrated most of the time.
- ___ 66. It is important for young people to be independent.

1	2	3	4	5
strongly	disagree	are	agree	strongly
disagree		uncertain		agree

- ___ 67. I would love to invent a new way of doing something.
- ___ 68. It is important to be productive.
- ___ 69. I feel very comfortable with the values I have.
- ___ 70. I feel inspired when I read about someone who overcame major obstacles and achieved a significant goal.
- ___ 71. Planning for future generations is very important.
- ___ 72. I am of no use to anyone.
- ___ 73. It is easy for me to believe most people.
- ___ 74. I find it easy to ask favors of others.
- ___ 75. I am a very ambitious person.
- ___ 76. A person's worth is in large part defined by his/her occupation.
- ___ 77. I firmly believe that people should be responsible for their behaviors.
- ___ 78. When I have an orgasm, I lose the sense of who and where I am.
- ___ 79. I derive great pleasure in seeing the accomplishments of young people.
- ___ 80. If I had the courage I would end my life.
- ___ 81. I find that most people are helpful.
- ___ 82. We would all be better off if people obeyed the laws we have.
- ___ 83. I will not start a new project unless I can do it well.
- ___ 84. When I was in school I would often win special prizes for achievement.

1	2	3	4	5
strongly	disagree	are	agree	strongly
disagree		uncertain		agree

- ___ 85. There are some issues on which I take a strong stand.
- ___ 86. Overall, my sexual life has been satisfactory.
- ___ 87. With all of our technology, there is no need for anyone to work very hard.
- ___ 88. I know what it means to have a strong sense of self.
- ___ 89. I find I am open to new ideas.
- ___ 90. My opinion doesn't count very much.
- ___ 91. Whenever I make a mistake I am very ashamed.
- ___ 92. When necessary, I can devote a lot of energy to a task.
- ___ 93. My adolescence was fairly stormy.
- ___ 94. It would be difficult for me to have sexual intercourse with a person I did not love.
- ___ 95. Hard work teaches self-respect.
- ___ 96. When I die I will be missed.
- ___ 97. I general, I'm an optimistic person.
- ___ 98. I have difficulties expressing my own opinion.
- ___ 99. Friends and acquaintances often tell me that my ideas are original.
- ___ 100. If I won a million dollars, I would give up working and have one long vacation for the rest of my life.
- ___ 101. There are times when I wish I had been born of the opposite sex.
- ___ 102. When I was a teenager I had a very close friend with whom I shared many experiences.

1	2	3	4	5
strongly	disagree	are	agree	strongly
disagree		uncertain		agree

- ___ 103. Everyone who can should have a paid job.
- ___ 104. I have given serious thought to the meaning of life.
- ___ 105. People have the capacity to solve their problems.
- ___ 106. I would prefer a job that pays on commission (i.e., depending upon what I do) than one that pays a fixed salary.
- ___ 107. It is easy for me to begin new projects.
- ___ 108. I like to be busy.
- ___ 109. Friends would describe me as a very changeable person.
- ___ 110. I enjoy being with people.
- ___ 111. I must admit that I am a fairly lazy person.
- ___ 112. When one is old it makes no sense to start new hobbies or activities.
- ___ 113. Basically, I think I'm an all right person.
- ___ 114. "A place for everything and everything in its place" is my motto.
- ___ 115. I am a highly curious individual.
- ___ 116. I genuinely enjoy work.
- ___ 117. I am very uncomfortable with "feminine" men.
- ___ 118. I can be friendly to strangers.
- ___ 119. I enjoy learning new skills.
- ___ 120. I keep physically active, within my body limits.