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## ANALYSIS OF MOTHERS' SELF-CONTROL OF SPENDING FOR THEIR OWN AND THEIR KIDS<sup>1, 2</sup>

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### Abstract

Women receive help from a variety of products and services to facilitate the transition to motherhood identity. Consumer self-control can be evaluated in different areas such as food consumption, emotional responses, consumer spending etc. It is expected that the analysis of self-control in expenditures of mothers, an important consumer group, will reveal important findings for the extremely large and still developing mother-child market. In this context, the aim of the research is to determine how the consumption self-control of consumers varies in different situations (eg for the person and the child). The mothers were found to be a promising sample for clarifying the research question due to the fact that they spend for both themselves and their children. Mothers who contributed to the study as participants were reached through the active mothers groups on Facebook. It can be stated that the most important contribution of the study to the literature is that it shows that the consumer behaves differently in terms of spending self-control and sub-dimensions depending on the context.

**Keywords:** Mothers, Self-Control, Consumer Spending Self Control

**JEL Classification:** M31, M39

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## ANNELERİN HARCAMA ÖZ-KONTROLÜNÜN KENDİLERİ VE ÇOCUKLARI İÇİN İNCELENMESİ

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### Öz

Kadınlar annelik kimliğine geçişi kolaylaştırmak için çeşitli ürün ve hizmetlerden yardım almaktadırlar. Tüketici öz-kontrolü yiyecek tüketimi, duygusal tepkiler, odaklanma ve harcamalar gibi farklı alanlarda değerlendirilebilmektedir. Önemli bir tüketici grubu olan annelerin harcamalarındaki öz-kontrolünün analizinin hâlihazırda son derece büyük ve halen gelişmekte olan anne-çocuk pazarı için önemli bulgular ortaya koyacağı beklenmektedir. Bu bağlamda araştırmanın amacı anneler özelinde tüketicilerin harcama öz-kontrolünün farklı durumlarda (örneğin kişinin kendisi ve çocuğu için) ne şekilde farklılaştığının ortaya konmasıdır. Anneler hem kendileri hem de çocukları için harcama yaptıklarından dolayı araştırma sorusunun aydınlatılması açısından uygun bulunmuşlar, araştırmanın örneklem grubu olarak bu sebeple belirlenmişlerdir. Çalışmaya katılımcı olarak katkıda bulunan annelere Facebook'ta aktif olan anne grupları üzerinden ulaşılmıştır. Çalışmanın literatüre en önemli katkısının tüketicinin harcama öz-kontrolü ve alt boyutları açısından durumsal olarak farklı davrandığını göstermesi olduğu ifade edilebilir.

**Anahtar Sözcükler:** Anneler, Öz-Kontrol, Tüketici Harcama Öz-Kontrolü

**JEL Sınıflandırması:** M31, M39

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## 1. Introduction

The importance of the role of consumption in the construction and negotiation of motherhood identity following pregnancy is expressed in various studies (Clarke, 2004; Ogle et al., 2013; Andersen et al., 2008). In consumer culture, consumers use mythic and symbolic resources provided by the marketplace to construct meanings, practices and narratives of identity and create a unity between themselves and community through authenticating acts and authoritative performances (Arnould and Thompson, 2005; Arnould and Price, 2000). In addition to self-determination process, women use consumption to facilitate their identity transition to motherhood (e.g. Banister and Hogg, 2006). The marketplace is characterised with the profusion of the consumer products that vary in form of basic breast pads and baby formulas to early foreign language classes for babies and toddlers.

In many developed and developing markets, expenditures on children by families have enormously increased as the size of motherhood and childcare marketplaces expanded (Lino et al., 2017). Mothers, being the most important subjects of this market along with the companies operating within, need to be analyzed to be understood in detail, in order to predict, project and respond to their needs and wants accordingly. Understanding the consumption practices of mothers, their purchase motivations and the factors that may cause hesitation is important for predicting the future trends of motherhood and childcare market.

In addition to pre-purchase, purchase and post-purchase phases of consumer behavior (Solomon, 2018), the constructs related with non-spending also deserves to be questioned to illuminate the consumer behavior processes as a whole. Consumer self-control can be analyzed in diverse domains such as financial control and eating control or in relation to emotions, attentions, thoughts and impulses (Tuk et al., 2015). Consumer spending self-control can be thought as a construct derived from the construct of self control; the only difference is that relates to consumers' self-control of their expenditures. Although there is evidence supporting a correlation between general self-control and domain-specific self-control of individuals (Muraven et al., 2006), measurement of consumer spending self-control is found to have better discriminant and predictive validity compared to self-control of general behavior (Haws et al., 2014). Although there are studies that reveal how consumer self-control varies across different domains, there still remains a lack of research that analyze how a consumer's self-control of spending may change in situations when the decision-maker and users are not the same person. Since mothers give consumption decisions on behalf of their own and, also, their children, an analysis of mothers' consumer spending self-control may help to develop new theoretical explanations by shedding a light on consumer spending self-control of the individual depending on different modes of relation to oneself and others, and in different contexts.

Scholarly studies has revealed that the child is part of mothers' extended self and display of self-identity (McNeill and Graham, 2014, Hughes, Kaigler-Walker and Bendoni, 2015; Özhan-Dedeoğlu, 2010). In the process of constructing a motherhood identity, women extend their self so as to include the child as a major part. In his seminal study, Belk (1988) remarked that "other people" can contribute to one's understanding of who (s)he is and, particularly, children represent an extension of self and even carry over this representation beyond the parents' deaths. For a mother, consumption and purchase decisions on behalf of her children is still related to their own self-identity.

In addition to a mother's attempt to shape the child's identity through consumer socialization in the marketplace, children also make a mother; since consumption on behalf of children help women to construct their motherhood identity (Banister and Hogg, 2006). While Thomsen and Sorensen (2006) supported the idea that transition to motherhood identity is experienced by using the symbolic and material resources provided by the marketplace, studies revealed that, to impress others in their social network, mothers can construct their relational identity through purchasing premium items for their children, even when children cannot notice and appreciate it (Silhouette-

Dercourt and Lassus, 2016; Ozhan Dedeoglu, 2010). Therefore, mothers, as a market agent who make consumer decisions both on behalf of themselves and their children, are worthy for an analysis due to their potential for providing theoretical explanations for the research question whether consumer spending self-control of the same person changes depending on different modes of relation to oneself and others -i.e. in different contexts- or not.

## **2. Consumer Spending Self-Control**

Consumers are not necessarily rational market agents; driven by a few generative principles, they can confuse spheres and apply the same schemes to different logical universes and, thus, develop a logic of practice that results in a loss of rigour for the sake of greater simplicity and generality (Bourdieu, 1977:110). Therefore, rather than evaluating the consumer behavior in terms of only reasoned actions or emotional conduct, it would be better to consider emotional, cognitive and other relevant perspectives together (Hoffman et al., 2008). Although research evidence shows that, in general, wants and desires and subsequent actual purchase decisions are related, self-control can moderate the relationship; self-controlling the passionate desires for a market offer, a consumer's actual choice may be quite different from the motivating feelings (Sela, Berger and Kim, 2017).

Self-control of consumers is defined by Hoch and Loewenstein (1991: 493) as the "conscious effort of consumer to behave in a consistent way with the cognition, although the conditions may be appealing to behave in an inconsistent manner in behavioral settings". For instance, preferring product for satisfying a fleeting emotion and leaving out the long-term gains may indicate a lack of self-control. Thus, we can argue that the need for self-control originates from conflict between the current desires and the long-term benefits (Gonçalves, 2012). Consumer spending self-control (CSSC) focuses on the self-control of individual regarding his/her spending behavior. It refers to the consumer's ability to monitor and control his/her spending-related cognition in accordance with self-imposed norms and standards (Haws et al., 2012). Haws et al. (2012) revealed that individuals' performance on CSSC can be improved through providing the probable outcomes of their control behavior if the individual is a low scorer on CSSC, but for the high control individuals those interventions found to have no significant effect. Bearden and Haws (2012) revealed that the lack of consumers' spending self-control may give rise to the social (e.g. relationship and/or family struggles) and psychological problems (e.g. health issues, increased stress) as well as the unfavorable financial outcomes (e.g. personal bankruptcy).

Consumers sometimes behave in a way to satisfy their impulsive desires without considering the long term consequences. Then again, being motivated by long-term goals, they also may behave in a more controlled way. The responsive impulsive model (RIM) assumes that emotional and the cognitive processes work together to keep a balance most of the times (Hofmann et al., 2008). Nevertheless, it can be argued that one cannot resist his/her needs and impulses at all times; resisting some impulses like hunger and thirst for a long time is impossible. Then again, consumers still fail to resist urges that is motivated by higher-order needs and wants other than basic ones. Why cannot people resist the resistible? It was found that emotional breakdowns, lack of self-monitoring behavior, the previous use of self-control capacity and lack of motivation to control the self (Baumeister and Vohs, 2007), the time pressure on decision making (Yim, 2017) were found to be the causes of this failure. Goal difficulty, on the other hand, can be a barrier to self-control (Davis, 2005); when consumers perceive the goal as unattainable, they tend to unleash their behavior rather than controlling it. Moreover, studies reveal that even though individuals may use self-control techniques such as mental accounting to control and manage their spending behavior, they can also manipulate and alter the basic principles situationally so that they can justify their desires (Cheema and Soman, 2006).

Self-control entails a struggle between consumer desire and willpower (Hoch and Loewenstein, 1991) that resembles the conflict between the pleasure seeking principle and the reality principle (Karlson, 2003). A certain lack of spending self-control has been associated with hedonic purchases

and impulse buying behavior; it was found that the effect of spending self-control on impulse buying behavior is mediated by the hedonic purchases (Khuong and Tran, 2015). Consumers can cope with situations that pose a threat against their self-control by simply reducing their desires, or controlling the desire by means of willpower, such as budgeting, bundling of costs and avoiding impulsive buying. Karlson (2003) found that as the age increases and financial situation improves, the use of desire reduction strategies decreases and the use of willpower increases. He also found that while women are more likely to use desire-reduction strategies than men, men mostly try to control desire by means of willpower rather than reducing them.

Engaging in a planning behavior by setting subjective norms and self-monitoring behavior, elaborating on the future probable outcomes of the controlled and uncontrolled behavior, avoiding risky environment, conditions and factors (Haws, 2016) can help consumers to enhance their self-control.

Subjective norms regarding appropriate spending behaviour may differ based on different values and priorities a mother assign to spending for their own and for their children. Norms are the informal rules that govern what is right or wrong, acceptable or unacceptable (Solomon, 2018). Since subjective norms are shaped within social and cultural contexts; Fishbein and Ajzen (1975) regard subjective norm as the effect of social environment on one's behavior. Consumers construct their behaviors while keeping an eye on the others' expectations, and also their willingness to comply with them.

Evaluations of the outcome of the spending and consequent risk expectations can highly influence individual exertion of self control in future or current consumer spending. Ajzen (1991) defined outcome evaluation as the subjective value of the result of behavior for the individual. Individuals' evaluate the outcomes of their behavior positively or negatively. Haws et al. (2012) demonstrated that consumers respond differently to external outcome elaboration prompts based on their inherent CSSC level; external stimuli enhance self-control better for low CSSC consumers.

Self-monitoring refers to means keeping track of the relevant behavior (Baumeister, 2002). It relates to the degree observing one's own spending behavior. High self-monitors are more inclined to evaluate their spending behavior in terms of how their practices and product choices match to their consumer goals. Consumers can enhance their self-control potential by utilizing several tools. Mental budgets that are defined as self-specified allowances for behaviors (Krishnamurty and Prokopec, 2010) can be utilized by consumers to monitor, control, explain and even justify their spending and enhance self-control. CSSC may change in different contexts even for the same individual; for instance, mothers may use mental budgeting for their own spending, yet they may relax their rules and trade-offs when they consider spending on their children's items.

As lack of self-control may hinder a consumers' future oriented goal, and, thus increase the feelings of consumer regret, on the other hand, excessive self-control may also cause feelings of guilt due to inaction and, thus, missing the opportunities that may provide satisfaction (Keinan and Kivets, 2008). Bartels and Urminsky (2015) revealed that consumer spending behavior is affected by the consumers' awareness of future, i.e. actively considering long-term implications of one's choices and feelings connected to the future self; consumers control their spending if they are aware of the future positive outcomes of doing so and if these outcomes are valuable for them in terms of their current and future self-definitions. Recent studies revealed that consumers have a capacity of controlling themselves, and if they use this capacity in any area, their likelihood of using it for the next time decreases (Baumeister, 2002, Muraven et al. 2006, Baumeister et al. 2008). The more consumers use their cognitive self-control capacity, the less they can regulate themselves subsequently. This depletion effect is based on the suggestion that the extent of spending self-control that a consumer exerts depends on his/her cognitive control capacity to engage in highly-valued activities (Dewitte et al., 2005). Self-control capacity, that depends on the cognitive abilities to perform well at demanding tasks, can be allocated to current and future tasks. Kelly et al. (2017) found that, rather than the previous use of self-control capacity, consumers' planned use of the

capacity influences the amount of self-control that they exert. If consumers are planning to allocate their self-control capacity for a decision in the near future, they may relax their self-control for current tasks. Muraven et al. (2006: 536) also revealed that future expectations regarding the probable exertion of self-control also affects the self-control exertion level at the moment. If individuals are thinking that they are going to exert self-control later on, they may hesitate/prefer not to control their behavior now.

Besides, if individuals make choices through active decision making, then their self-control capacity is expected to decline gradually for every choice they face (Vohs et al. 2008). Still, studies reveal that the capacity of self-control can be expanded through regular exercising and practice; the mental strength of an individual can be improved through working on it just as in the case of physical strength (Hoyer, MacInnis and Pieters, 2018; Sultan, Joireman and Sprott, 2012). Furthermore, since general self-control capacity of individuals may give clues for the domain specific measures (Haws et al., 2014; Redden and Haws, 2013), it can be proposed that increased self-control capacity in a specific domain can be reflected to the other domains (Baumeister et al., 2006).

### **3. Self-Control: A Domain-Specific or a Dispositional Construct?**

Context refers to the circumstances and conditions that surrounds a phenomena under consideration and determine the meaning of a text and practice (Dilley, 2002). Aaskegaard and Linnet (2011) suggested that consumer research needs to pay more attention to the contexts that condition consumption practices. Recent literature has traveled far from decontextualized generalizations and accepted that recognition of context can substantially enhance the ability to make sense of the logic of consumer practice (Belk, 1975). Theories can be challenged and tested in different (emic) contexts in order to increase the explanatory power of theoretical (etic) conceptualizations (Aaskegaard and Linnet, 2011). The economic, cultural and socio-historical context of Turkey, a predominantly patriarchal and Muslim country with an emerging economy that experiences frequent crises, provides a unique case for studying consumption and self-control practices of mothers.

Starr (2007) argues that self-control is not a result of cognitive, emotional, psychological processes of and individual and it cannot be analyzed without considering social, cultural, and economic contexts. Sharma, Sivakumaran and Marshall (2011) found out that cultural context affects how consumers evaluate their self-control failure; consumers with collectivistic orientations develop diverse evaluations of their deliberate and unintended self-control failures, whereas individualistic oriented consumers do not distinguish between the two. The extent of self-control may depend on the time frame; if consumers are making decisions for the future, the extent of self-control is likely to be higher (Laran, 2009).

In the relevant literature, self-control has been studied both as domain-specific state self-control (Haws et al., 2014, Hoch and Loewenstein, 1991) and/or as a general personality trait (Ayadi et al., 2013; Baumeister, 2002; Ein-Gar et al., 2012). Domain specific studies embraces contextual effects; state self-control is a construct that is examined considering different contexts that accounts for more variance, such as settings, place and time (Haws, 2016, Huffmann, 2005, Haws et al., 2014). On the other hand, arguing that self-control is an inherent personality trait rather than a state that is affected by the immediate context (e.g. Muraven et al., 2006), Ein-Gar et al. (2012) revealed that the high self-control consumers delay gratification and prefer the products that offer future benefits, whereas low self-control individuals are more inclined to prefer the products that offer immediate gratification. Frögelius (2015) showed that controlling one's spending through tools such as self-scanning devices or apps, that can calculate spending each time consumer scans and puts items into the shopping basket during a supermarket visit, helps low self-control individuals to decrease their expenditures, whereas the same procedure made no difference on the total amount of spending for high control consumers. Similarly, Fusaro (2008:36)

showed that the use of debit cards can work for controlling the spending for the low self-control individuals.

Although these findings provide support for the dispositional nature of the construct, Haws et al. (2014) asserted that the dispositional self-control of individuals may also give clues for the domain-specific measures. Trying to enhance theoretical insight for the other side of the debate in the self-control literature that study self-control as a domain-specific state, Weathers and Siemens (2018) argued that dispositional self-control can only partially explain outcomes of behaviors that may change across life domains and suggested that domain-specific measurements may provide more accurate predictions. An individual can exert herself high self-control on dieting, yet the same individual may not be so successful in controlling spending in another domain.

In spite of adopting just one perspective that argues for dispositional or state dependent construct of self-control, it can be proposed that self control can be both dispositional and domain-specific. For instance, dispositionally high self-control consumers tend to control themselves every time, yet they may prefer to relax control on some occasions that do not pose them high threats, or dispositionally low self-control consumers may control their spending heavily, for instance, during economic crises.

#### **4. Practising Motherhood In The Marketplace and Self Control of Spending**

In consumption society, children who as socialized as consumers are supposed to develop better abilities in making their own decisions in a number of consumption domains, such as in the toys that they are going to purchase, daily outfit. As more families become child-oriented, kidfluence (Schor, 2014) increases and they may even participate in and/or influence major consumption decisions in the family, such as vacation plans, housing decisions (Wimalasiri, 2004). Their agency as consumers starts to build up after a certain age (Merhotra and Torges, 1977); according to Solomon (2018), children start to make their own consumption decisions approximately at the age of 3,5. As they grow up, their influence on major family decisions increases. Studies showed that family type influences the extent of children's consumer agency; children raised by single-parent families have more influence on major purchase decisions compared to children raised by dual-parent families (Darley and Lim, 1986).

Becoming a mother is said to be one of the most challenging transitions in women's lives; experiencing both physiological and psychological changes during this period, they try to figure out how to adapt to the new phase of life. Previous studies revealed that motherhood identity is constructed, practiced, communicated and negotiated through consumption (Clarke, 2004; Ogle, Tyner and Schofield-Tomschin, 2013; Andersen, Sørensen and Kjaer, 2008); following pregnancy, women try to construct new identity of "being a mother" by reflexively reworking, embodying and negotiating market-generated mythic, cultural and symbolic meanings that are encoded in advertisements, product and services in their social role and relations as a mother. Several studies revealed that market-generated cultural and symbolic resources can be used to cope with the identity crises, that can be experienced during transition periods (Mehta and Belk, 1991; The Voice Group, 2010; Belk, 1992; Hogg, Maclaran and Curasi, 2003; Thomsen and Sørensen, 2006; Cairns, Johnston ve MacKendrick, 2013). Being a mother is found to be an important and integral component of being a woman in Turkish culture (Sakallı-Uğurlu et al., 2018). Moreover, Duman (2011) revealed that, Turkish woman ideal is constructed as contemporary westerner supported with the hints of consumerism and being a mother, beginning from the early years of Turkish Republic. A wide range of products are introduced to market to be used on the way to get prepared for being parents; these products and services constitute a large market, in which pregnancy and motherhood experiences are largely commodified (Theodorou ve Spyrou, 2013). Due to ever-increasing costs of pregnancy and childcare, most governments feel the need to conduct country-wide analyses of these expenditure items that are indeed concrete outputs of an important market (Lino et al., 2017).

Materialistic consumption during motherhood can be problematic from the sense that it may lead women to relate maternal experiences to consumption heavily and socialize their children in consumer culture that also have dark sides. Consumption has become a criterion for women to define themselves as "good mothers"; the contemporary marketplace defines the norms of good mothering practices, i.e. which products a good mother should prefer or how much she should engage herself in "appropriate" consumption activities. The practice of motherhood through consumption of mass-marketed commodities and appropriation of their cultural, symbolic and mythic meanings may complicate mothering experiences. Marketplace ideologies and consumer culture that rest on intensive mothering -defined as mothering via utilizing all the means and all possible resources to raise their children, devote themselves psychologically and emotionally (Hays, 1996) - can prompt psychological discomfort, stress and ambivalence. For instance, in a cultural context that strictly defines the rules that differentiate good mothering from bad and assign the responsibility of raising well-adjusted children mainly to women, mothers may experience negative and mixed feelings.

On the other hand, the agency provided them by the marketplace can empower mothers in shaping children's future subjectivity and socializing them as future consumers. Recent research revealed that parents transfer their financial behavior to children (Tang, 2017). Financial self-control of consumers' have strong correlations with their parents' self-control behavior.

Moreover, consumption can facilitate mothers, especially working mothers, to create an ideal family setting and help them develop their new identities (Thompson, 1996, the Voice Group, 2010). Items such as baby diapers, breast milk storage bags, breast pads, which are placed at the top of the shopping list of today's middle class mothers, can be seen as resources that facilitate self-control over daily maternal practice. Consumption objects that facilitate a better control over their life for women should be examined from a multi-faceted point of view rather labeling them as decoys or baits marketed by companies to manipulate consumers. Furthermore, spending for their children rather than for themselves seems to provide women with more satisfaction. Several studies revealed that mothers are willing to spend more money for their children than for themselves by making compromises from their own items and expenditures (Kung et al., 2014; Liu et al., 2000). Maternal love is generally seen as the natural and obvious reason why mothers willingly spend more money for their children's sake rather than their own (Kung et al., 2014). Instead of the overall household income, working mothers' personal income is found to better explain the amount of spending a mother does on behalf of her child(ren) (Banerjee, 2017).

## **5. Research Methodology**

The present study aims to find out how a consumer's spending self-control changes in situations when s/he has to decide for herself/himself and on behalf of another person. Since mothers give consumption decisions on behalf of their own and, also, their children, an analysis of mothers' consumer spending self-control may help to develop new theoretical explanations by illuminating consumer spending self-control of the same person in different contexts. Due to the budgetary limitations, an online questionnaire was used to collect data. The questionnaire was shared at various Facebook groups of mothers between September 2016-2017. Since, in Turkey, mothers are the main parent who is in charge of the consumption decisions on behalf of children, especially the ones who are 0-4 years old and have not developed a consumer agency yet (Solomon, 2018), mothers who have at least one child at these ages constituted the population.

According to various statistics (Kemp, 2016; TUIK, 2017), in 2016, %52,6 of the Turkish population were active social media users and 37% of them were women. According to TUIK statistics, there were 5.292.589 women who gave birth after 2013. A calculation using the percentages shows that there may be approximately 1.030.043 mothers who have a child younger than 4 and are active social media users. Considering the standard normal deviation set at 95% confidence level and margin of error of 0.5, the minimum sample size can be calculated as 384 (Sekaran and Bougie, 2016). A total of 400 surveys were collected through convenience sampling

method. However, after data cleaning process, the data set consisted only 375 cases. Thus, the margin of error increased to 5.06. Considering the sampling method, sample size and collection of only online data, it can be argued that this study has its methodological limitations that may hinder generalizability of findings. Future studies should be designed with better methodologies.

Participants are composed mothers of 0-3 years of children who are members of mothers groups that are active at Facebook, and they are reached with online questionnaires. Their consumer spending self-control (CSSC) were evaluated with a scale inspired by Haws et al. (2012) and adapted for mothers' expenditures on behalf of their own and their children. Since the same scale is adapted for two different decision context a mother faces, a need to verify how well the indicator variables represent the constructs that are proposed in the factor model. The factors are named as subjective norms, self-monitoring of spending behavior and outcome evaluation. The proposed factor models and their indicator variables of each factor appear at Table 1 and Table 2.

Table 1: Items for Consumer Spending Self Control of Mothers Spending for Their Own

<b>CSSC mother</b>		<b>Self-monitoring of spending behavior</b>
	a1	I know how often and for what I spend for myself
	a2	I monitor my spending behavior for my own expenditures closely.
	a3	I can make effective financial management to achieve my long-term financial goals.
	a4	When I go out with my friends, I always watch how much I spend.
		<b>Outcome evaluation</b>
	a5	I ponder if I really need it before buying anything for myself.
	a6	While purchasing something for myself, I postpone my purchases until I have a certain idea about the results of my purchase decisions.
		<b>Subjective norms</b>
	a7	I know my limits on my own expenses.
a8	In social settings, I know how much I spend.	
a9	It is important for me to have goals for my own expenditures.	
a10	I am a responsible person when it comes to spending for myself.	

Table 2: Items for Consumer Spending Self Control of Mothers Spending for Their Child(ren)

CSSC child		<b>Self-monitoring of spending behavior</b>
	c1	I know how often and for what I spend for my child.
	c2	I monitor my spending behavior for my child's expenses closely.
		<b>Outcome evaluation</b>
	c3	I ponder if she/he really needs it before buying anything for my child.
	c4	While purchasing something for my child, I postpone my purchases until I have a certain idea about the results of my purchase decisions.
		<b>Subjective norms</b>
	c5	I know my limits on the things that I purchase for my child.
	c6	It is important for me to have a budget on spending for my child.
c7	I am a responsible person when it comes to spending for my child.	

## 6. Research Findings

Demographic profile of the respondents appears in Table 1. Majority of the respondent mothers were young adults, married (98,13 %), employed (79,73 %), and live with their nuclear family (93,87%). More than half of the respondents have undergraduate degrees (57,33%), and have an income 3301 TL and 9300 TL which can be considered middle and upper-middle class (53,33 %).

Table 3: Demographic Profile of Respondents

Marital Status	N	%	Age	N	%
Single	5	1.33%	18-25	20	5.33%
Married	368	98.13%	26-33	204	54.40%
Missing	2	0.53%	34-41	114	30.40%
Total	375	100	41-48	3	0.80%
			Missing	34	9.07%
Personal Income	N	%	Total	375	100.00%
Less than 1300 TL	3	0.80%	Education Level	N	%
1301-3300 TL	72	19.20%	Primary School	2	0.53%
3301-5300 TL	89	23.73%	Secondary School	4	1.07%
5301-7300 TL	69	18.40%	High School	53	14.13%
7301-9300 TL	42	11.20%	Undergraduate	215	57.33%

9301-11300 TL	32	8.53%	Graduate	79	21.07%
11301-13300 TL	15	4.00%	Total	375	100.00%
13301 TL +	37	9.87%	<b>Employment Status</b>	<b>N</b>	<b>%</b>
Missing	16	4.27%	Non-employed	76	20.27%
Total	375	100.00%	Employed	299	79.73%
<b>Family System</b>	<b>N</b>	<b>%</b>	Total	375	100.00%
Nuclear Family	352	93.87%			
Extended Family	22	5.87%			
Total	375	100.00%			

The factor models specified for consumer spending self control for mothers own spending and spending for kids are tested through confirmatory factor analysis. Self-control of mothers' spending on themselves and their children are evaluated by using the factors of subjective norm, self-monitoring of spending behavior and evaluation of outcomes. The goodness of fit indexes (Table 4) reveals that the ratio of chi square to degrees of freedom both for  $CSSC_{mother}$  and  $CSSC_{child}$  is acceptable. Hooper et al. (2008) indicated that a Goodness-of-Fit Index higher than 0,95 is satisfactory. Since the NFI and CFI values are higher than 0,90, they show a satisfactory fit of the data to the proposed factor model (Hu and Bentler, 1999:4). RMSEA is as "one of the most informative fit indices" (Diamantopoulos and Siguaw, 2000: 85). While RMSEA values between 0,08 and 0,1 indicate an acceptable fit, a RMSEA value less than 0,08 indicates a good fit (MacCallum et al., 1996). Thus, the factor model for mothers' CSSC regarding their own expenses indicates an average fit to the observed data. On the other hand, the model fit for mothers' CSSC regarding the expenses they make on behalf of their children is quite satisfactory.

Table 4: **Model Fit Summary**

	CMIN/DF	GFI	NFI	CFI	RMSEA
Mothers' Consumer Spending Self Control Regarding Her Own Expenditures	3.037	0.961	0,977	0.983	0.082
Mothers' Consumer Spending Self Control Regarding Her Child(ren) Expenditures	1.982	0.985	0.939	0.967	0.051

Table 5 and 6 shows confirmatory factor analysis results. Since the unstandardized regression weight of the first variable of each component factor is fixed at 1, the critical ratio is not available for the first variable. Factor score weights, standardized regression weights of each variable and the significance of the results reveal that both factor structures can be explained by their indicator variables significantly. Internal consistency reliability measure (Cronbach alpha) results of factor (Table 5 and 6) reveal statistically satisfactory levels of item homogeneity, i.e. the degree that the indicator variables jointly measure the same construct is satisfactory.

Table 5: Confirmatory Factor Analysis Results for CSSC<sub>mother</sub>

Factor		Factor Score Weights	Standardized Regression Weights	Critical Ratio	p
Self-Monitoring <sub>mother</sub> Cronbach Alpha= 0,845	a1	.176	.784		
	a2	.159	.791	26.911	0,001
	a3	.054	.679	13.833	0,001
	a4	.070	.686	13.346	0,001
Outcome Evaluation <sub>mother</sub> Cronbach Alpha= 0,891	a5	.461	.930		
	a6	.137	.851	24.142	0,001
Subjective Norms <sub>mother</sub> Cronbach Alpha= 0,920	a7	.330	.927		
	a8	.057	.796	21.470	0,001
	a9	.242	.851	20.757	0,001
	a10	.126	.905	29.633	0,001

Table 6: Confirmatory Factor Analysis Results for CSSC<sub>child</sub>

Factor		Factor Score Weights	Standardized Regression Weights	Critical Ratio	p
Self-Monitoring <sub>child</sub> Cronbach Alpha= 0,917	c1	.548	.890		
	c2	.246	.953	24.176	0,001
Outcome Evaluation <sub>child</sub> Cronbach Alpha= 0,860	c3	.308	.886		
	c4	.247	.859	21.621	0,001
Subjective Norms <sub>child</sub> Cronbach Alpha= 0,882	c5	.159	.888		
	c6	.134	.710	15.848	0,001
	c7	.241	.881	22.774	0,001

After confirming the proposed factor models and realizing that each construct is reliably significant, a paired samples t-test is conducted to find out if a mother's spending self-control changes in situations when s/he has to decide for herself and on behalf of her children. The main hypothesis and sub-hypotheses are as follows:

H1: There is a statistically significant difference between mothers' consumer spending self-control regarding their own and their children's expenses.

H1a: There is a statistically significant difference between mothers' "self-monitoring of spending behavior" regarding their own and their children's expenses.

H1b: There is a statistically significant difference between mothers' "evaluations of outcome" of spending of their own and on behalf of their children.

H1c: There is a statistically significant difference between mothers' "subjective norms" that apply for behavior of spending of their own and on behalf of their children.

The results of paired samples t-tests reveal significant differences in terms of "subjective norms" factor (Table 7). The factor of "subjective norms" which signifies the level of awareness and responsibility a mother has during her spending behavior found to be significantly higher for expenditures on behalf of her children than spending for her own. This finding supports Thompson's (1996) idea of "caring consumption": mothers' consumer behavior is a reflection of their caring orientation in their personal relationships. When the decision related to spending on behalf of children, consumption becomes an integral part of maternal responsibility (Takahashi, 2014). Therefore, the level of responsibility and awareness felt by mothers turns out to be higher for the expenditures they make on behalf of their children compared to their own. This finding can also be seen as in line with the intensive mothering ideology (Hays, 1996) which embrace a child-centered rearing practice that implies that a mother should engage herself in "caring" consumption activities on behalf of her children and prioritize their needs and wants more than her own.

The results of paired samples t-tests also reveal significant differences in terms of "evaluation of outcome" factor (Table 7). "Outcome evaluation", as one of the major factors determining consumer spending self control is found to be significantly higher for mothers' own expenditures compared to their spending on behalf of their children. In addition to the higher we level of responsibility and awareness felt by mothers when they consider their spending on behalf of their children, they also problematize the actual results of their own spending more than the outcomes of the spending that they make on behalf of their kids. One reason for that may be the "good mothering" rhetoric as a reflection of dominant marketplace ideology of intensive mothering that calls for everyday consumption of specific products and services to be a "good" mother (Nguyen, Harman and Cappellini, 2017; DeLaat and Bauman, 2014). These results support the findings of other studies that propose that mothers are willing to spend more money for their children than for themselves by making compromises from their own items and expenditures (Kung et al., 2014; Liu et al., 2000).

Table 7: Paired Samples t-test Results for Difference Between CSSC<sub>mother</sub> and CSSC<sub>child</sub> Factors

		N	Mean	Std. Variation	Mean Difference	P (two-sided)
H1a	Self-Monitoring <sub>mother</sub>	375	4.81	1.65	-.09	.258
	Self-Monitoring <sub>child</sub>	375	4.90	1.86		
H1b	Outcome Evaluation <sub>mother</sub>	375	5.00	1.91	.66	.000
	Outcome Evaluation <sub>child</sub>	375	4.34	1.87		
H1c	Subjective Norms <sub>mother</sub>	375	5.10	1.73	-1.83	.000
	Subjective Norms <sub>child</sub>	375	6.93	2.74		

On the other hand, mothers' self-monitoring behavior does not significantly differ across spending contexts that they consider for their own and their child(ren) needs and wants (Table 7). Mothers are monitoring their spending behavior for their own and for their child(ren) in a similar manner. The reason for this similarity may be that mothers are carrying the full responsibility of

their spending and therefore they are monitoring their spending behavior in a similar way no matter it is for her own or her children.

### 7. Conclusion

Although there are studies that reveal how consumer self-control varies across different domains, there still remains a lack of research that analyze how a consumer's self-control of spending may change in situations when the decision-maker and users are not the same person. Since mothers make consumption decisions on behalf of their own and, also, their children, an analysis of mothers' consumer spending self-control may help to develop new theoretical explanations by shedding a light on consumer spending self-control of the individual depending on different modes of relation to oneself and others, and in different contexts.

The findings revealed that mothers' consumer spending self control for mothers own spending and for children's spending can be evaluated using three indicative factors that can be labeled as "self- monitoring of spending behavior", "outcome evaluation" and "subjective norms". Hypotheses tests that are conducted to find out whether there's a significant difference between these factors that indicate mothers' consumer spending self control regarding their own expenditures and the expenditures they make on behalf of their children, revealed that the "subjective norms" and "outcome evaluation" factors of significantly differ across different contexts experienced by a mother. The level of subjective norms of a mother turns out to be higher for the expenditures they make on behalf of their children compared to their own. They feel higher responsibility for their spending decisions. Furthermore, they problematize the actual results of their own spending more than the outcomes of the spending that they make on behalf of their kids. The reason may be attributed to "good/intensive mothering" ideology. These results support the notion that mothers are willing to spend more money for their children than for themselves by making compromises from their own items and expenditures. On the other hand, it was also found that mothers are monitoring their spending behavior that relates to their own and, also, their child(ren) needs and wants. It can be proposed that the lack of difference may be due to the reason that mothers have the full responsibility for both spending, and therefore, they are monitoring their spending behavior in a similar way no matter it is for her own or her children.

Mothering, when interpreted as a resource-depleting and exhausting workload on women, can drain the self-control capacity; women start to control themselves in many domains once they get pregnant. They limit the amount of alcohol intake, they try to stay away from smoking, avoid junk food alternatives; i.e. prefer virtue over vice. Thus, their exerted level of self-control on spending may be relatively lower due to the reason that they may have spent their control capacities in other domains. Future research may focus on self-control depletion areas for mothers and compare mothers' self control capacity for several domains.

It can be stated that the most important contribution of the study to the literature is that the research demonstrates that, in different contexts, the same person may have different experiences in terms of the indicative factors of consumers' spending self control. On the other hand, considering the sampling method, sample size and collection of only online data, it can be argued that this study has its methodological limitations that may hinder generalizability of findings. Future studies should be designed with better methodologies.

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