

The Fresh Start Mindset: Transforming Consumers' Lives

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This article introduces the fresh start mindset, defined as a belief that people can make a new start, get a new beginning, and chart a new course in life, regardless of their past or present circumstances. With historical roots in American culture and neoliberalism, and with contemporary links to liquid modernity and global consumer culture, this mindset structures reasoning, experience, and everyday language, and guides behavior across self- and other-transformative consumption domains. We develop a six-item scale (FSM) to measure the fresh start mindset and situate it within a broader nomological network, including growth mindset, personal capacity for change, optimism, future temporal focus, internal locus of control, self-efficacy, perseverance, resilience, and consumer variety seeking. Individuals with a stronger (vs. weaker) fresh start mindset invest in transformative change through changing their circumstances, including their own consumption choices (e.g., buying a new pair of sunglasses and getting a new self); they also are more supportive of transformative programs that assist those who are challenged to get a fresh start (i.e., disadvantaged youth, at-risk teens, veterans, and tax-burdened adults). Our work significantly contributes to transformative consumer research with attention to self-activities and programs for vulnerable populations that enable new beginnings.

Keywords: fresh start mindset, growth mindset, metaphor, consumer transformation, vulnerable consumers, consumer culture

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Consumer transformation has garnered significant academic attention over the past decade (Anderson, Ostrom, and Bitner 2011; Anderson et al. 2013; Crockett et al. 2013; Mick et al. 2012). At the heart of much research is the quest to help consumers make changes in their lives that move them toward a more positive future (Devezer et al. 2014; Mende and van Doorn 2015). Implicit in many consumer transformation initiatives is the conviction that consumers can “turn over a new leaf,” “start a new chapter,” “get a second chance,” and “make a fresh start,” as well as an expectation that marketers, public policy officials, and organizations can help.

Transformative consumer research often tacitly embraces a culturally informed neoliberal conviction that individualism, self-determination, and perseverance can lead individuals to set goals and make positive progress in life, regardless of past and present circumstances (Giesler and Veresiu 2014; Sugarman 2015). In this research, we introduce the

“fresh start mindset,” defined as a belief that people can make a new start, get a new beginning, and chart a new course in life, regardless of past or present circumstances. We argue that the powerful “fresh start” conceptual metaphor lays the groundwork for a fresh start mindset, structuring reasoning, experience, and everyday language; guiding self-transformative behavior; and supporting government and social programs to assist others in making a fresh start (Coulter and Zaltman 2000; Landau 2017; Landau, Meier, and Keefer 2010; Rucker and Galinsky 2016).

Our work makes significant theoretical and empirical contributions to consumer behavior, and more specifically to transformative consumer research. First, we theoretically situate the fresh start mindset in the common metaphorical framing of fresh start and the underpinnings of the belief that fresh starts are possible (Lakoff and Johnson 1999; Landau 2017; Landau et al. 2010; Landau et al. 2014). We trace the fresh start mindset’s historical roots in American culture and neoliberalism (a belief that economic and other modes of well-being expand when individuals are free to direct their lives), and also illustrate that the fresh start mindset is infused with a dominant neoliberal ideology (Sugarman 2015) and is reified in American and Protestant sectarian beliefs and values (Lipset 1996). We argue that the fresh start mindset has contemporary links to liquid modernity, a contemporary social condition characterized by high levels of change, institutional flexibility, and individual mobility that leaves individuals in “constant flux” (Bauman 2001), as well as a global consumer culture that fuels the belief that problems can be solved through consumption (McCracken 2008). Further, our work documents that the fresh start metaphor is present in daily life and marketing communications and that the fresh start mindset can be made salient and activated, despite having existed largely unquestioned (Freitas, Gollwitzer, and Trope 2004; Landau 2017; Landau et al. 2010).

Second, we conceptualize the fresh start mindset within a broad nomological network. Importantly, we differentiate the fresh start mindset from the growth mindset—the belief that basic intellectual characteristics and abilities can be developed (i.e., they are not “fixed”) through learning, dedication, and hard work (Dweck 2006). We compare and contrast these two mindsets in relation to personal characteristics, including personal capacity for change, optimism, future temporal focus, internal locus of control, self-efficacy, perseverance, resilience, consumer variety seeking, and need for cognition. Using nine studies, we establish a valid and reliable six-item scale (FSM) to measure the fresh start mindset. We also examine the demographic and geo-demographic characteristics associated with the fresh start mindset.

Third, we contend that the fresh start mindset, driven by neo-liberalism and Protestant sectarian beliefs, underestimates luck, circumstances of birth, ethnicity, social class, structural forces, and genetics as determinants of life outcomes, emphasizing instead responsibility and perseverance amid difficulties (Atkinson 2008; Frank 2016; McCracken 2008).

Consequently, we argue that the fresh start mindset has implications for both self-transformation and support for others’ transformations. As related to self-transformation, the fresh start mindset suggests consumers can *choose* to reinvent themselves by initiating new goals and adopting new lifestyles to create positive futures; the fresh start mindset may also help to account for the “fresh start effect” that individuals experience with temporal landmarks, such as the New Year (Dai, Milkman, and Riis 2014, 2015). We argue that the fresh start mindset fuels liquid consumption and constant self-invention by suggesting that people can make a fresh start by buying a new outfit, trying a new brand, or redecorating their home (Bauman 2007c; McCracken 2008). In two studies, we document that a stronger fresh start mindset (contrasted with growth mindset) is associated with greater self-transformative efforts to change behavior and engage in consumption of products and services that will change lives.

Further, as related to support of others’ transformation, we speculate that the fresh start mindset informs consumer responses to programs designed to help vulnerable consumers make a new beginning (e.g., programs that empower at-risk teens to transcend present circumstances and begin anew; programs that support veterans in their transition to a new civilian life; and tax and mortgage programs that enable consumers to leave financial mistakes behind and experience a fresh start) (Livshits, MacGee, and Tertilt 2007; Resnick and Rosenheck 2006; Slattery et al. 2013). In four studies, we document that the fresh start mindset (contrasted with the growth mindset) impacts practices related to supporting programs (more and less transformative) for vulnerable others (i.e., disadvantaged youth, at-risk teens, veterans, and tax-burdened adults). Finally, we demonstrate that consumers’ fresh start mindset can be attenuated or heightened, leading them to believe new beginnings are less or more likely and difficult.

We proceed with our conceptual overview of the fresh start mindset to: illustrate the common metaphorical framing of fresh starts; detail its roots in US history, contemporary consumer culture, and liquid modernity, and its link to consumption as a mechanism for continual self-reinvention; establish a nomological network of personal, demographic, and geo-demographic characteristics; and discuss self-focused and other-focused transformative consumer behaviors. We then provide details and the results of our multimethod (nine studies) investigation, and conclude with a discussion and future research opportunities.

CONCEPTUAL OVERVIEW: THE FRESH START MINDSET

The Fresh Start Metaphor and Beliefs Underlying the Fresh Start Mindset

Though the fresh start metaphor is commonly evoked in American marketing communications, politics, and

everyday language, its roots, meaning, and consequences have not been investigated. The fresh start metaphor is embedded in political rhetoric: George W. Bush's presidential campaign platform in 2000 was a "Fresh Start for America," and Barack Obama (2006, 54) posited that America is a "fresh start nation" where refugees and immigrants can transform their lives, writing that American "values are rooted in a basic optimism about life and a faith in free will." Barnes and Noble and other bookstores devote several shelves to self-transformation books. Lucy's, a women's activewear clothing chain, encourages women to "embrace a fresh start," and advertising campaigns and products recruit this mindset to sell the possibility of change toward a positive future. Table 1 catalogs numerous examples of campaigns that promise consumers that a brand, nonprofit organization, or politician can bring about a fresh start.

Designed to make salient and activate a fresh start mindset, these campaigns promise people that they can vote for or buy a fresh start. The common metaphoric framing is used to quickly, and with minimal effort, activate and make accessible a complex knowledge/belief structure linked to people's underlying conceptions of their social world and the nature of human characteristics (Lakoff and Johnson 1999; Landau 2017; Landau et al. 2010; Landau et al. 2014). When activated, this fresh start mindset, represented in beliefs about the possibility of new beginnings, frames how the world works, and can affect subsequent preferences, goals, and choices (Freitas et al. 2004; Landau et al. 2014).

In academic discourse, the term "mindset" has multiple conceptualizations, with scholars debating about whether there are multiple mindsets, how they operate, and how they differ from goals and attitudes (Chiu, Hong, and Dweck 1997; Freitas et al. 2004; Murphy and Dweck 2016; Rucker and Galinsky 2016). Our conceptualization of the fresh start mindset is consistent with research that demonstrates metaphors, priming, and framing circumstances can recruit different mindsets—for example, shifting our thinking from abstract and long-term to the here and now; thinking of education as a journey instead of a competition; or reframing our approach to stress, creative tasks, and school performance (Crum, Salovey, and Achor 2013; Gollwitzer 1990; Landau et al. 2014; Moreau and Engeset 2016; White, MacDonnell, and Dahl 2011; Yeager et al. 2016). Specifically, we argue that the fresh start mindset is a complex belief/knowledge structure that when activated and accessible has consequences for preferences, goals, choices, and behaviors (Freitas et al. 2004).

Research highlights how various mindsets influence consumer motivations, decision processes, activities, and behaviors (MacDonnell and White 2015; Moreau and Engeset 2016), and emphasizes that understanding mindsets is vital to questions that guide consumer behavior (John and Park 2016; Murphy and Dweck 2016; Priestler

and Petty 2016; Rucker and Galinsky 2016; White et al. 2011). Our intent is not to examine the veracity of the fresh start mindset as a description of reality (Frank 2016; Zheng, van Osselaer, and Alba 2016), but to examine how variations in the mindset's strength shape consumers' beliefs, expectations, and actions about transformation in their own and others' lives. We see the fresh start mindset as affecting self-construal (as emphasized by Murphy and Dweck 2016 in relationship to the growth mindset), and also other-construal (Wheeler and O'neill 2016). As a backdrop, we discuss how the fresh start mindset is embedded in US history and contemporary consumer culture.

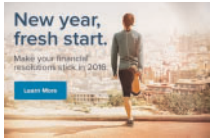

Historical Roots of the Fresh Start Mindset

Fresh starts are baked into the US national identity. As a new society, the United States was absent a "feudal tradition of class relations to structure politics along class lines," which contributed to an ideology of individualism and egalitarianism (Lipset 1996, 84; Lukes 1969). This ideology drives a self-management discourse that lauds consumers who are self-reliant and take charge of their destiny (Fischer, Otnes, and Tuncay 2007; Giesler and Veresiu 2014; Henry 2010). The neoliberal tradition envisions people as "free, enterprising individuals who govern themselves" and champions personal attributes, such as "initiative, self-reliance, self-mastery, and risk-taking" (Sugarman 2015, 104). For enterprising individuals, the ideal is to invest in self-improvement and reinvention by adopting advice from experts, such as personal trainers, financial planners, life coaches, and therapists, and expressing autonomy of choice "mostly in consumerism" (Sugarman 2015, 104).

Founded around an ideology of individualism and egalitarianism rather than a common history or community, Americans embrace the belief that anyone can come to the United States and start a new, successful life (Kammen 1993; Lipset 1996). Historically linked to shared empathy and the capacity to connect across cultures and differences, this belief exemplifies "Americanism" (Kammen 1993). Predisposed to believe not just in systematic change or growth within social and institutional constraints, Americans also believe in the concept of a fresh start: the possibility of willful, positive, and sometimes dramatic change in the face of dire circumstances. According to this belief, you can change your circumstances and choose who you will be tomorrow, regardless of who you are today.

Importantly, the fresh start mindset goes beyond the neoliberal belief that people can internally grow and experience free will within social and institutional constraints (Dweck 2006; Zheng et al. 2016). Although grounded in optimism, perseverance, and a future focus, the fresh start mindset is differentiated from a belief in future good luck or prospects defined by privileges of birth and class (Frank 2016). The prevailing optimism in the United States was

TABLE 1
FRESH START MESSAGE ILLUSTRATIONS

Company	Medium	Message	Visual image
Home Depot	Television commercial and Pinterest board	Home improvement retailer encourages consumers to make a fresh start by purchasing home supplies (http://www.ispot.tv/ad/AZDC/the-home-depot-fresh-start).	
Capital One	Internet banner advertisement	Financial service provider promotes their line of services as a means to increase the odds of a successful financial fresh start (https://www.capitalone.com/sign-in/).	
TRESemmé	Internet and magazine advertisement	Hair care manufacturer promises a fresh start through their "Fresh Start" line of hair care products that refresh and revive greasy, dirty hair (http://lipglossnheels.blogspot.com/2011/09/tre-semme-freshstart-strengthening-dry.html).	
Salvation Army	Internet advertisement	International charitable organization offers their charitable services as a fresh start for families struggling financially (http://sabigrapids.org/).	
Better Homes and Gardens	April 2016 magazine cover	The fourth bestselling magazine in the United States awakens consumers' desire to become a better self by making a fresh start across a variety of domains (gardening, beauty rest, etc.).	
Torrid	Internet advertisement	Plus-sized clothing retailer offers their clothing as a fresh start for women (http://www.torrid.com/clothing/look-books/fresh-start/).	
Foot Locker	Television commercial	Athletic supply retailer's "Fresh Start" back-to-school campaign, which also features Adidas products, encourages a fresh start as a pathway to success (https://www.youtube.com/watch?v=CBu8JUGpJWU).	
Governor Tom Wolf	Internet advertisement	Governor Tom Wolf uses a "fresh start for Pennsylvania" campaign to rally support for and win the election for governor of Pennsylvania (http://www.wolfforpa.com/sections/blog/plan-pennsylvania-fresh-start).	

fueled by a rising standard of living in the late 19th century that made “rags to riches” fresh start narratives credible, though not common (Lipset 1996; Putnam 2015). Many Americans now live in neighborhoods of severe resource constraints, felt inequality, and lack of social mobility linked to race and high unemployment, which might leave them less likely to believe that a fresh start is possible (Hochschild 2016; Payne 2017). In these neighborhoods, social welfare and government support is often dissolving or moving onto the shoulders of the individual, increasing felt vulnerability (Bardhi and Eckhardt 2017; Giesler and Veresiu 2014).

America’s Protestant sectarian past is another historical factor that contributes to an emphasis on self-reliance and perseverance amid difficulties. The United States, both in de Tocqueville’s time and today, is the most religious country in Christendom, but it is a *voluntary* religiosity, reinforced and strengthened by social and political individualism and competition for believers rather than state policy (Lipset 1996, 19). In balancing the neoliberal emphasis on personal responsibility and self-management with the Christian doctrine, a fresh start promises a reset and forgiveness—a way forward from mistakes and failures, symbolized in religious rituals, such as baptism and confession. Christianity urges humankind to “go, and sin no more” (John 8:11, King James Bible), encouraging a fresh start for anyone who chooses. These Protestant sectarian roots are evident in modern “born again” Christianity movements that promise new beginnings and even link this transformation with material and financial success (Biello 2007).

Contemporary Consumer Culture and the Fresh Start Mindset

Contemporary consumer culture and liquid modernity further strengthen and reinforce the fresh start mindset by offering up consumption as a mechanism for continual self-reinvention. Bauman, Beck, and Giddens vigorously argue that individualization and fluidity characterize our modern world (Atkinson 2008). Giddens posits that as the influence of tradition and custom shrinks, “self-identity has to be created and recreated on a more active basis than before”—for example, the reflexive project of the self (1990; 1991; 2003, 47). Beck (1992) describes how modernity shakes people out of their communal modes of life, forcing them to reflexively assemble their lives themselves. Bauman introduced the term “liquid modernity” to describe this global condition of rampant change and social disembeddedness. Bauman argues that because nothing keeps its shape long-term, individuals are not constrained by their pasts, and so “what one was yesterday will no longer bar the possibility of becoming someone totally different today” (2007b, 2007c, 104; Atkinson 2008). Other scholars note the perpetually transitional context of

employment that is “global, disembedded, mobile, and flexible,” where workers are expected to constantly re-engineer their skill base (Bardhi and Eckhardt 2017; Pugh 2015; Sennett 2011; Sugarman 2015, 106). For example, today’s workforce can expect 11 job changes over their working lives (Sennett 2011; Sugarman 2015). In this widespread “reflexive habitus” consumers pragmatically prepare to change just about everything in order to improve their effectiveness in the world, and reflexive self-transformation becomes the norm (Bardhi and Eckhardt 2017; McCracken 2008, 135; Sweetman 2003).

Scholars link descriptions of spiraling individualization and fluidity to the global explosion of consumer culture that upends consumers, squeezing them sideways and “creating new economic and cultural zones within and across nations” (Bauman 2007b; Giddens 2003, 13). Extensive consumer research documents that brands and products enable consumers to “reflect, restore, and create new aspects of the self” (Belk 1988; for a review, see Cutright, Samper, and Fitzsimons 2013, 91). Consumption offers a profusion of opportunities to experiment with fluid and multiple selves amid a cultural imperative to change and adapt (McCracken 2008). Consumers experience the “freedom” that ensues from the plethora of opportunities available to continuously self-help and self-create with ambivalence (Bardhi and Eckhardt 2017; Beck 1992; Giddens 1991; McCracken 2008). That is, while liquid modernity offers consumers the “opportunity to define themselves by their own efforts” and “change the categories to which they belong,” they also experience identity mobility “as a separation from the community and from family, as alienation and anomie,” and often as economic and social precariousness (McCracken 2008, 133, 284; Pugh 2015).

Linking the Fresh Start Mindset to Consumer Beliefs and Behaviors

American culture supports a belief in new beginnings regardless of the past, but the fresh start mindset is also fueled globally by liquid modernity and consumer culture. In this section, we briefly consider: What are the likely characteristics of consumers who embrace the belief that anyone can make a fresh start in life? Further, how does this mindset influence self-focused and other-focused transformative efforts?

The Fresh Start Mindset, Personal Characteristics, and Self-Focused Transformative Consumption. We posit that the fresh start mindset has a broad network of related characteristics. First and foremost, we suggest both similarities and differences between the fresh start mindset and the growth mindset. Dweck (2006) argues that the growth mindset creates a love of learning and resilience essential for great accomplishments (Miu and Yeager 2015); people with a growth mindset believe basic intellectual

characteristics and abilities can be developed (i.e., they are not “fixed”) through learning, dedication, and hard work (Levy, Stroessner, and Dweck 1998; Yeager et al. 2014). Thus, both the fresh start mindset and the growth mindset emphasize that people can change through self-reliance (Dweck 1999; Dweck and Leggett 1988), which is linked to characteristics such as internal locus of control, self-efficacy, hope, and personal capacity to change. People with an internal locus of control perceive themselves to have control over their future and substantial ability to affect outcomes through their own actions and efforts (Lefcourt 1991; Rotter 1966). Self-efficacy, an individual’s belief in the personal ability to meet task demands and influence outcomes in a broad array of contexts (Chen, Gully, and Eden 2001), also is related to human agency and self-reliance. Hope, “a positive feeling and motivational state,” arises from the beliefs that one has agency and can make a path forward to attain one’s goals” (Bailis and Chipperfield 2012, 342). Personal capacity to change reflects a particular aspect of self-reliance—specifically, an individual’s belief in the personal ability to create a new life and pursue new goals. Thus, self-reliance (in these various manifestations) acts as a buffer, protecting individuals from rapidly changing demands, circumstances, and failure (Ilgen and Pulakos 1999). Despite these personal self-reliance qualities, socioeconomic and cultural influences, such as racial discrimination, low income, poor education, and uncertain employment status, can contribute to lower self-efficacy (Gecas 1989; Sennett and Cobb 1972). To summarize, we expect that both the fresh start and growth mindsets are positively associated with locus of control, self-efficacy, hope, and personal capacity to change.

The fresh start and growth mindsets also are associated with perseverance, resilience, optimism, and a future temporal focus. Perseverance, the ongoing ability to work hard in the face of adversity (Duckworth et al. 2007; Duckworth and Quinn 2009), and resilience, the ability to bounce or spring back from stress and adversity (Smith et al. 2008), are associated with a growth mindset and with optimism (Smith et al. 2008; Yeager and Dweck 2012). We argue that the fresh start mindset is associated with personal confidence in one’s ability to bounce back from life’s difficulties and a belief in the possibility of a positive future. Summarizing decades of research, Seligman (2011) concludes that optimism, the general belief that the future will be positive (Scheier, Carver, and Bridges 1994), is vital to overcoming setbacks and taking on new goals. Compared to pessimists, optimists are more confident about the eventual success of their goals, and so exert more effort and prolong engagement (Carver and Scheier 2014). While hope is focused on particular goal strivings, optimism is broader and emphasizes confidence in overcoming setbacks as one works toward a positive future (Bailis and Chipperfield 2012; MacInnis, de Mello, and Patrick 2004). For example, because optimists pick and choose where to

invest their efforts, when circumstances are unfavorable they are more likely than pessimists to disengage with a pointless or unattainable goal (Britton, Sliter, and Jex 2012). A future temporal focus—that is, an individual’s attention to looking forward—is associated with higher levels of conscientiousness, self-control, job satisfaction, and commitment (Barrick and Mount 1991; Karniol and Ross 1996). Herscovitch and Meyer (2002) report that individuals with a future focus see change as motivation for betterment and stay focused on “what is yet to come.” Moreover, individuals who focus on the future perform better than others during goal pursuit (Fishbach and Dhar 2008). The fresh start mindset involves leaving the past behind and focusing on building a new, positive future. Thus, we expect a positive relationship between the fresh start mindset, the growth mindset, optimism, future temporal focus, perseverance, and resilience.

Despite these similarities, we argue that the fresh start mindset and growth mindset are quite different in how they approach change. Specifically, whereas the growth mindset focuses on cognitive learning and internal change of basic intelligence characteristics, the fresh start mindset is linked to the postmodern, contemporary, fluid consumer. Compared to the growth mindset, the fresh start mindset encourages changing circumstances and seeking out new goals and choices via consumption as a path to personal and other transformation. Thus, we expect that the fresh start mindset is associated with consumer variety seeking, such as taking a chance on an unfamiliar brand or reading about new products just out of curiosity—that is, choosing new and different products and practices to engage a new life (Wood 2009; Wood and Swait 2002). We also expect consumers who hold a fresh start mindset to be open to less effortful paths toward self-reinvention—more willing to believe, for example, that it is possible to purchase a new self or change personal circumstances (such as one’s place of residence or employment) to create a new life (McCracken 2008; Sugarman 2015). Note that the fresh start mindset contrasts with using a purchase to signal an existing identity (consistent with a fixed mindset rather than the growth mindset), and instead suggests that purchases and changed circumstances are vehicles toward a new life and changed self. Although growth mindset consumers may focus on brands that empower learning and growth as a path to change (John and Park 2016; Murphy and Dweck 2016; Park and John 2012), we expect no relationship between the growth mindset and consumer variety seeking or choices aimed at transformations through consumption. Because the growth mindset is closely associated with learning as a path to self-growth and change, we posit that it, but not the fresh start mindset, should be associated with need for cognition or the tendency to engage in and enjoy effortful thinking (Cacioppo and Petty 1982).

Based on our conceptualization of the fresh start mindset, theories of consumer culture and liquid modernity, and

proposed relationships with personal capacity to change, self-efficacy, and consumer variety seeking, we posit that consumers with a fresh start mindset will put effort into self-transformative consumption practices (e.g., new health and wellness activities, budgeting efforts, development of personal relationships, and acquisition/disposition of goods). We also speculate that the growth mindset (focused on personal learning) will not predict these self-focused transformational consumption efforts.

Fresh Start Mindset and Supporting Others to Make a Fresh Start. Some scholars argue that belief in self-determinism and free will makes individuals unsympathetic to the plight of the poor and disadvantaged who are seen as “stuck” because of their flawed characters and lack of willful initiative (Frank 2016; Zheng et al. 2016). However, the fresh start mindset embraces the belief that people can change and are not defined by immutable character flaws or failed pasts. Therefore, the fresh start mindset offers a paradoxical correction to neoliberal capitalism. Although the fresh start mindset emphasizes self-determinism and self-responsibility, it also stresses *everyone’s* capacity to choose to change in the face of failure and difficulty. The fresh start mindset construes not just the self, but also others, as capable of change. Hence, interventions to enable others to change should appeal to fresh start mindset consumers who believe that all people have the capacity to succeed in life. The growth mindset is “grounded in how people construe the self” (Murphy and Dweck, 2016, 165), and empirical studies have emphasized how self-construal influences motivations and behaviors. However, because of its shared beliefs that people can change and are not defined by their failures, the growth mindset may also be positively associated with support for other-focused transformational programs.

We expect differences in how the fresh start and growth mindsets affect support for efforts to positively transform others’ lives. We anticipate that because of a focus on changing environmental circumstances, a fresh start mindset favors interventions that enable others to leave their pasts behind (e.g., by accessing different friends, a different place to live, or a new community) rather than enable them to grow intellectually (e.g., by enrolling in courses). While statistics confirm a powerful structure of inequality, inspiring individual stories of transformation promise the possibility of the American Dream: that with a hand up, some consumers can climb the ladder to success (Klein and O’Brien 2017). Our research investigates effects of the fresh start mindset on support of transformational programs for vulnerable populations.

OVERVIEW OF RESEARCH

Figure 1 presents an overview of our fresh start mindset conceptualization and a roadmap denoting our empirical

studies. Our multimethod research program includes nine studies, several of which address multiple objectives focused on scale development, discriminant validity, and predictive validity. We first report on the development of the fresh start mindset scale (FSM): item generation (study 1a), item clarification and identification of related constructs (study 1b), and item assessment (study 1c), followed by evaluating the validity and reliability of FSM and its relationship to personal characteristics within a broad nomological network (studies 1d, 2a, and 3). Study 2a also investigates the fresh start mindset and consumption efforts and practices related to self and supporting programs for vulnerable others (e.g., disadvantaged youth, low-income families, ex-offenders); study 2b examines test-retest reliability for FSM. Study 3 extends the nomological network of the fresh start mindset, manipulates the fresh start mindset, and examines effects of the manipulation in a consumption context. In studies 4a and 4b, we investigate how the fresh start mindset impacts choices and extend our focus on support of vulnerable populations to veterans and tax-burdened adults.

FRESH START MINDSET (FSM) SCALE DEVELOPMENT

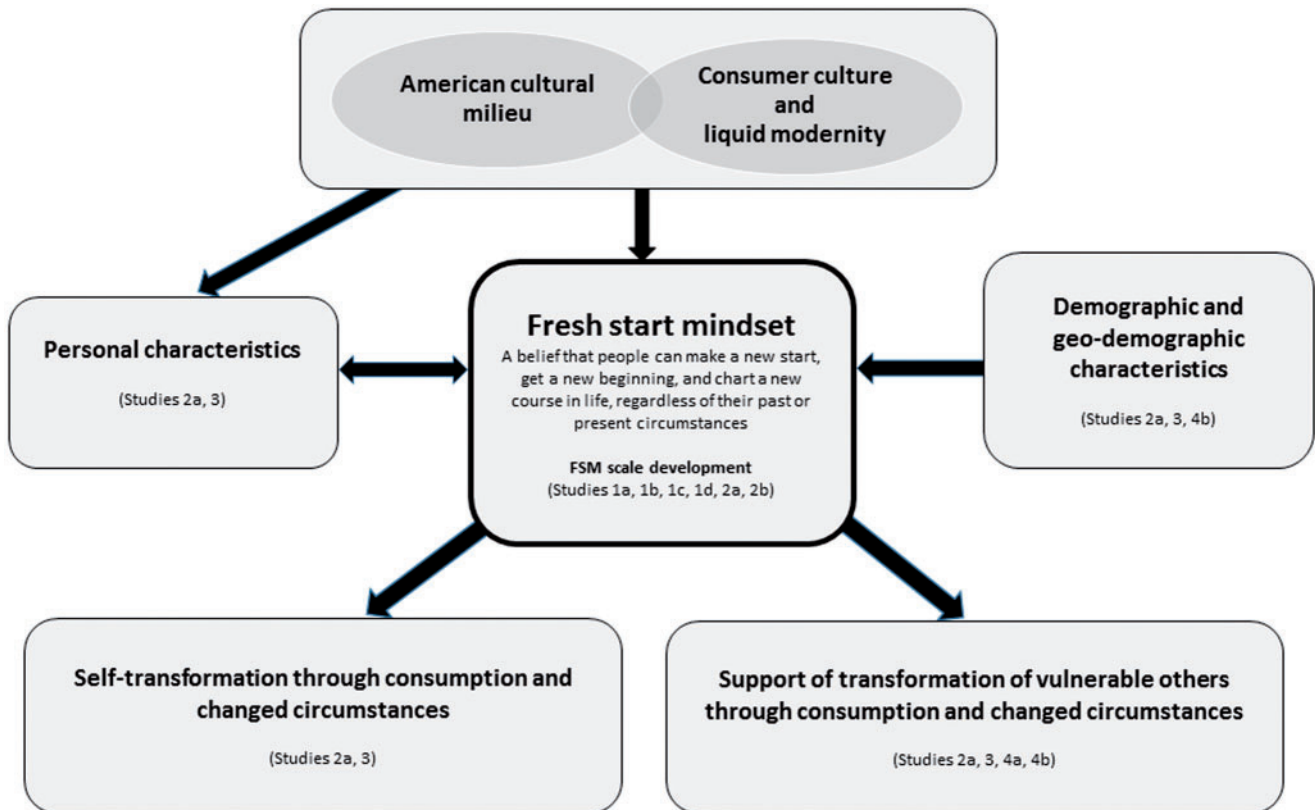
Study 1a: Item Generation

In study 1a, we sought to understand how the fresh start mindset is situated in the experience of fresh starts and the words and phrases used to describe beliefs about fresh starts. We recruited 62 participants (paid \$.75; 56% male; 31% married; mean income \$35,000–39,999) on Amazon Mechanical Turk to complete an online survey, “Survey on Fresh Starts.” Participants responded to open-ended prompts focused on fresh starts, including: “In your own words (without the use of the internet), describe what is a fresh start?” “How would it feel to receive a fresh start?” “Would you like to get a fresh start?” “Is it hard to get a fresh start?” “Is there a particular aspect or area of your life where you would like a fresh start?” We analyzed responses to these prompts within and across respondents to identify common themes in relation to fresh starts and words used to describe them.

Responses provide guidance for item generation illustrating that participants vary in their belief that anyone can make a fresh start. Further, participants suggest that fresh starts require a particular perspective on the world. If fresh starts are possible, they are the responsibility of individuals and their personal efforts. A single male captures the sentiment, “Getting a fresh start is a mindset and takes initiative to achieve. I would enable me to get a fresh start. No one else can give me a fresh start.” A single female writes, “I think that everyone at any moment is capable of getting a fresh start. I believe that mentality plays a huge role in creating burdens and complications,” and a divorced woman reports, “‘Fresh start’ is a state of mind that may or may

FIGURE 1

OVERVIEW OF FRESH START MINDSET CONCEPTUALIZATION AND EMPIRICAL STUDIES



not be possible to transcend, depends on the person.” These quotes illustrate that a fresh start mindset is an individual belief, and that undertaking a fresh start is challenging. Notably, individuals who have a fresh start mindset believe in the ability to chart a new course, as evident in a single male’s comment, “You can always start over,” but further notes that he is not currently in need of making a fresh start, “I’ve worked hard enough to have the things I do and the people that are in my life. . .I am completely happy with the way my life is” and so have “no current need for a fresh start.” Other respondents believe that people cannot make a fresh start. This inability is captured in sentiments such as: “I think that in most aspects of life, if not all, it’s close to impossible to get a fresh start unless there are special circumstances. This is because you have little to no control over some parts of your life,” and “It can be hard to get a fresh start. As long as you have the right mindset and attitude though, anything is possible.” From study 1a, we developed a set of 25 seven-point Likert items (1 = strongly disagree; 7 = strongly agree) to measure the fresh start mindset.

Study 1b: Scale Refinement Using Visual Collages

Study 1b, using the projective technique of visual collages, refines the initial pool of 25 items and related narratives to uncover the deep meanings linked to this culturally embedded fresh start metaphor that serves as the basis for the fresh start mindset (Belk, Ger, and Askegaard 2003). Visuals can uncover the deep interrelated metaphors, thoughts, emotions, and beliefs that underlie culturally embedded mindsets (Coulter and Zaltman 2000). To assess naturally emergent images and ideas surrounding the fresh start metaphor, 29 undergraduate students (24% male) created collages for course credit. The instructions stated, “Some people believe fresh starts are possible, whereas others do not”; participants selected eight to 12 images reflecting their own personal feelings, beliefs, and experiences connected with the idea of a “fresh start.” They were told to not search online for fresh start images and encouraged to incorporate personal photos or images. Participants wrote a short synopsis of their overall feelings, beliefs, and

TABLE 2
FRESH START MINDSET SCALE DEVELOPMENT

FSM items ^a	Expert judge evaluation ^b Study 1c		CFA factor loadings (β)	
	Very appropriate	Good question	Study 1d ($n = 363$)	Study 2a ($n = 391$)
1. Regardless of present circumstances, someone can chart a new course in life.	A	G	.88	.89
2. Anyone can make a new start if they want to.	A	G	.87	.88
3. It's always possible for someone to get a new beginning.	A	G	.87	.84
4. Whatever their past, people can look forward to a new future.	A	G	.81	.83
5. An individual can let go of the past and start anew.	A	G	.78	.82
6. When something bad happens, a person can choose to create a better life.	A	G	.74	.81
7. It's impossible for a person to embrace a "fresh start" in life. (R)	A	G ^c		
8. No matter how much someone wants to start anew, they are constrained by their current life. (R)	A			
9. People have to live with their mistakes and aren't able to get a "fresh start." (R)	A			
10. Every morning, people have an opportunity to change how they live their lives.				
11. People can't escape their present circumstances. (R)				
12. A mistake in the past will always constrain life opportunities. (R)				
13. A person's life today defines his/her future. (R)				
14. People can change their behaviors to reinvent who they are.				
AVE (Average Variance Explained)			.69	.72
CR (Criterion Reliability)			.93	.94
CA (Cronbach's Alpha)			.93	.92
χ^2			23.75**	23.37**
Df			9	9
CMIN/df			2.64	2.60
CFI			.99	.99
TLI			.99	.99
RMSEA			.06	.06

NOTES.—(R) = reverse-coded, ** $p < .01$

^aEach item is measured using a seven-point Likert scale (1 = strongly disagree; 7 = strongly agree).

^b"A" identifies items rated as "very applicable" to fresh start mindset definition by at least 8 of 11 expert judges; "G" identifies which of the nine A items were rated as a "good" item by at least 8 of 11 expert judges.

^cThis item was not included in the scale to measure fresh start mindset because of the low loading in study 1d.

experiences conveyed by their collage, and short descriptions of the relevance of each image. Students (identified by pseudonyms) agreed to have their collages used in research.

Many collages depict that an individual can chart a new course in life and make a fresh start in small and mundane to large elaborate undertakings; others depict another story—that some individuals are unable to get a fresh start. The narratives around specific images link to the metaphor of a fresh start and the American cultural milieu—with ties to hope, blank slates, journeys, rainbows, stained glass, broken jail cells, and taking out the garbage. Many participants present consumption practices (e.g., join a gym, get a new haircut, buy new clothes, do laundry) as ways to prompt a needed fresh start. For example, Sally describes, "While laundry may seem like a simple, every day chore it is something that allows for a person to have a fresh start to their week in a clean outfit. The memories and actions that were made in an outfit previously do not have to be repeated, they can pursue a fresh start."

Additionally, consistent with our conceptual and historical grounding of the fresh start mindset, many collages

prominently feature ideologically rooted images, such as the Statue of Liberty and the American flag; as Kimberly describes, "For thousands of foreigners who chose to immigrate to the United States, America represented the idea of a fresh start. For many of these immigrants, the Statue of Liberty was their first signal of this new beginning."

These narratives and images surrounding the fresh start metaphor were helpful in further refining items to measure the fresh start mindset. We culled the initial set of 25 items to 14 items, with six reverse-coded items (table 2). Appendix A illustrates collage images and narratives that map to these 14 fresh start mindset items.

Study 1c: Scale Refinement by Expert Judges

To assess the applicability and soundness of these 14 statements to measure the fresh start mindset, we solicited judgments of 13 marketing faculty with experience in scale development. Eleven responded within our requested 10-day time frame. The judges read our definition of fresh start mindset: "a belief that people can make a new start, get a new beginning, and chart a new course in life,

regardless of their past or present circumstances,” and then evaluated each statement on: 1) applicability (“very applicable,” “somewhat applicable,” and “not at all applicable”) and 2) quality, as “a good item” (i.e., understandable, well-written), “not a good item” (poorly written, confusing, double-barreled), and “not sure.”

We first considered the judges’ assessment of the applicability of the 14 items; at least eight of the 11 expert judges evaluated nine items as “very applicable” (table 2, see items labeled A). Next, we examined the judges’ assessment of the quality of these nine items, and at least eight of the 11 expert judges evaluated seven of the nine items as a “good” item (table 2, see items labeled G). Thus, we retained seven items (table 2, items 1–7), including one reverse-coded item, for further assessment.

Study 1d: Preliminary Scale Assessment

We recruited 403 American Amazon Mechanical Turk participants (paid \$1.25) to complete an online survey, “How People Get Stuck & Unstuck in their Lives.” A preliminary review of the data resulted in dropping 40 participants from further analyses (13 failed to correctly answer two attention-check questions; 27 were “duplicates,” as they responded to another study that we fielded on this topic). Thus, 363 participants (48% male; $M_{\text{age}} = 33$; 30% married; 32% own home) were included in our analyses.

We assessed the seven fresh start mindset items (1 = strongly disagree; 7 = strongly agree) from study 1c (table 2, items 1–7), embedded within the larger survey, using a principal component analysis with promax rotation. A one-factor solution explaining 65% of the variance was derived; items 1–6 had factor loadings ranging from .81 to .89; item 7 (reverse-coded) had a low (.38) loading. A subsequent principal component analysis with promax rotation including only items 1–6 resulted in a one-factor solution, explaining 74% of the variance. Based on these analyses, we selected items 1–6 for our fresh start mindset scale (hereafter, FSM). A follow-up confirmatory factor analysis of items 1–6 yielded a good-fitting model ($\chi^2/df = 2.64$, $p < .01$, CFI = .99, TLI = .99, RMSEA = .06). Table 2 provides factor loadings and relevant statistics. Both the criterion reliability and Cronbach’s alpha for FSM are .93; the mean on FSM is 5.08 (of 7) with a standard deviation of 1.20.

FSM VALIDATION, PREDICTION, AND TEST-RETEST RELIABILITY

Study 2a: Assessing FSM Validity and Prediction

Study 2a addresses three broad objectives: 1) assess the reliability and convergent and discriminant validity of FSM within the broad nomological network, 2) understand FSM’s relationship to demographic and geo-demographic

variables, and 3) examine the predictive validity of the fresh start mindset related to self-focused transformative activities and support of others in making a fresh start. We recruited 400 American Amazon Mechanical Turk participants (paid \$1.25) to complete an online survey, “Lifestyles and Consumer Behavior.” Our final sample included 391 participants (51% male; $M_{\text{age}} = 37$; 43% married; 59% employed full-time; 44% own home); nine participants who failed attention-check questions were dropped from analyses. Embedded in the survey were the six fresh start mindset items, established measures of growth mindset (Levy et al. 1998), optimism (Scheier et al. 1994), future temporal focus (Shipp, Edwards, and Lambert 2009), self-efficacy (Chen et al. 2001), perseverance of effort (Duckworth et al. 2007; Duckworth and Quinn 2009), and resilience (Smith et al. 2008); all scales were measured using seven-point Likert items. We also included standard demographic questions, and measured self-focused transformative activities and support of vulnerable populations via transformative programs.

We designed our survey to minimize potential common method variance biases a priori (MacKenzie and Podsakoff 2012; Podsakoff, MacKenzie, and Podsakoff 2012), and also used a latent marker variance technique (Williams, Hartman, and Cavazotte 2010) to assess potential common method variance biases post hoc. The latent marker technique is superior to the conceptually weaker correlation-based marker variable technique from Lindell and Whitney and to Harman’s one-factor test (MacKenzie and Podsakoff 2012; Podsakoff et al. 2012). Results of the latent marker variable analyses indicate that common method variance does not impact the fresh start mindset or its relationships with other variables in the nomological network (web appendix A provides additional details).

FSM Development and Nomological Network. A confirmatory factor analysis of the six fresh start mindset items yields a good model fit ($\chi^2/df = 2.60$, CFI = .99; TLI = .99; RMSEA = .06); the respective criterion reliability and Cronbach’s alpha are .94 and .92 (table 3; study 2a). A confirmatory factor analysis with items measuring fresh start mindset, growth mindset, optimism, future temporal focus, self-efficacy, perseverance of effort, and resilience indicates a good model fit (CFI = .92, TLI = .91, RMSEA = .06; all factor loadings are significant at $p < .001$). The factor loadings, AVE (which meet Fornell and Larcker’s [1981] criterion for discriminant validity), criterion reliability, and Cronbach’s alpha for each scale are reported in table 3. The mean and standard deviation for FSM are 5.35 and 1.09, respectively; table 4 provides the means, standard deviations, and cross-correlations for the seven constructs of interest. Consistent with our expectations, fresh start mindset is positively and significantly related to growth mindset (.50), optimism (.46), future temporal focus (.39), self-efficacy (.45), perseverance of effort (.36), and

TABLE 3
STUDY 2A: FRESH START MINDSET NOMOLOGICAL NETWORK

Construct and items ^a	Factor loading	AVE	CR	CA
<i>Fresh start mindset</i>				
Regardless of present circumstances, someone can chart a new course in life.	.89	.72	.94	.92
Anyone can make a new start if they want to.	.88			
It's always possible for someone to get a new beginning.	.84			
Whatever their past, people can look forward to a new future.	.84			
An individual can let go of the past and start anew.	.83			
When something bad happens, a person can choose to create a better life.	.82			
<i>Growth mindset</i>				
Everyone, no matter who they are, can significantly change their basic characteristics.	.89	.76	.96	.96
No matter what kind of person someone is, they can always change very much.	.89			
People can change even their most basic qualities.	.89			
People can always substantially change the kind of person they are.	.89			
The kind of person someone is, is something very basic about them, and it can't be changed very much. (R)	.88			
As much as I hate to admit it, you can't really teach an old dog new tricks.	.88			
People can't really change their deepest attributes. (R)	.85			
People can do things differently, but the important part of who they are can't really be changed. (R)	.85			
Everyone is a certain kind of person, and there is not much that can be done to really change that. (R)	.79			
<i>Optimism</i>				
Overall, I expect more good things to happen to me than bad.	.88	.69	.93	.93
In uncertain times, I usually expect the best.	.87			
I'm always optimistic about my future.	.84			
I rarely count on good things happening to me. (R)	.81			
I hardly ever expect things to go my way. (R)	.80			
If something can go wrong for me, it will. (R)	.79			
<i>Future temporal focus</i>				
I focus on my future.	.86	.71	.91	.91
I think about what my future has in store.	.86			
I think about times to come.	.85			
I imagine what tomorrow will bring for me.	.80			
<i>Self-efficacy</i>				
I will be able to successfully overcome many challenges.	.88	.70	.95	.95
In general, I think that I can obtain outcomes that are important to me.	.87			
I am confident that I can perform effectively on many different tasks.	.86			
I will be able to achieve most of the goals that I have set for myself.	.85			
I believe I can succeed at most any endeavor to which I set my mind.	.84			
Even when things are tough, I can perform quite well.	.82			
When facing difficult tasks, I am certain that I will accomplish them.	.82			
Compared to other people, I can do most tasks quite well.	.74			
<i>Perseverance of effort</i>				
I have overcome setbacks to conquer an important challenge.	.79	.55	.88	.87
I am diligent.	.77			
I am a hard worker.	.76			
I have achieved a goal that took years of work.	.74			
I finish whatever I begin.	.72			
Setbacks don't discourage me.	.66			
<i>Resilience</i>				
I have a hard time making it through stressful times. (R)	.88	.72	.94	.94
I tend to take a long time to get over setbacks in my life. (R)	.87			
It is hard for me to snap back when something bad happens. (R)	.87			
I tend to bounce back quickly after hard times.	.85			
It does not take me long to recover from a stressful event.	.83			
I usually come through difficult times with little trouble.	.78			

^aEach item is measured using a seven-point Likert scale (1 = strongly disagree; 7 = strongly agree).

NOTES.— $n = 391$, (R) = reverse-coded; AVE = average variance explained; CR = criterion reliability; CA = Cronbach's alpha; model fit: $\chi^2 (1006) = 2444.02$, $p < .001$, CFI = .92, TLI = .91, RMSEA = .06.

TABLE 4

STUDY 2A: FRESH START MINDSET NOMOLOGICAL NETWORK CONSTRUCTS AND SCALE STATISTICS: MEANS, SDS, AND CORRELATIONS

Construct (Number of items)	Mean (SD)	Correlation ^a					
		(b)	(c)	(d)	(e)	(f)	(g)
(a) Fresh start mindset (6)	5.35 (1.09)	.50***	.46***	.39***	.45***	.36***	.29***
(b) Growth mindset (8)	4.64 (1.42)		.20***	.11*	.23***	.18**	.22***
(c) Optimism (6)	4.87 (1.42)			.28***	.69***	.53***	.68***
(d) Future temporal focus (4)	4.84 (1.17)				.50***	.38***	.19***
(e) Self-efficacy (8)	5.39 (1.07)					.81***	.64***
(f) Perseverance of effort (6)	4.84 (1.30)						.57***
(g) Resilience (6)	4.50 (1.65)						

^aCorrelations are based on CFA; $n = 391$.* $p < .05$; ** $p < .01$; *** $p < .001$.

resilience (.29). Growth mindset is also positively associated with these nomological network variables, but has a weaker relationship with future temporal focus (.11) than the fresh start mindset ($\chi^2 - \Delta(1) = 8.96, p < .01$).

Fresh Start Mindset and Demographic Characteristics. To examine age, gender, marital status, household income, household size, and religious affiliation as predictors of the fresh start mindset, we conducted a linear regression with a bias-corrected bootstrapping procedure with 2,000 samples (Hayes 2013; Zhao, Lynch, and Chen 2010). The regression is significant ($F(6, 384) = 4.03, p < .01$), and explains 6% of variance in the fresh start mindset. Religious affiliation (vs. no affiliation) is a significant positive predictor of the fresh start mindset ($\beta = .21, t = 3.91, p < .001$), and a follow-up ANOVA indicates no significant differences among different religious affiliations ($F(6, 197) = .27, NS$). No other demographic characteristics are significant predictors of the fresh start mindset.

To examine the impact of individuals' local community environment on their fresh start mindset, we matched participant-provided zip code data with community characteristics indicative of a locality characterized by challenging circumstances, including: crime rate index, unemployment rate, percent of households receiving food stamps, and percent of Caucasian (vs. non-Caucasian) residents (www.city-data.com). Because of the skewed distribution of these variables across the zip codes, we performed a natural log transformation on each of the variables. Regression analyses (PROCESS) indicate a significant three-way interaction between unemployment rate, households receiving food stamps, and Caucasian residents ($b = .12, LC = .01, UC = .25, t = 1.99, p < .05$), and significant two-way interactions: unemployment rate and percent of households receiving food stamps ($b = -.51, LC = -1.03, UC = -.01, t = 1.98, p < .05$), as well as percent of Caucasian residents and percent of households receiving food stamps

($b = -.33, LC = -.60, UC = -.05, t = 2.34, p < .05$). We also observe significant positive main effects of percent of households receiving food stamps ($b = 1.36, LC = .19, UC = 2.51, t = 2.30, p < .05$) and percent of Caucasian residents ($b = .90, LC = .05, UC = 1.76, t = 2.07, p < .05$) on FSM.

Floodlight analysis using the Johnson-Newman technique (Spiller et al. 2013) indicates that unemployment rate is a significant moderator of the effects of percent of Caucasian residents and percent of households receiving food stamps on FSM (see figure A, web appendix B). Specifically, fresh start mindset is stronger in predominantly Caucasian communities (vs. non-Caucasian; $b = .17, LC = .02, UC = .31, t = 2.35, p < .05$) characterized by low unemployment (6.81% or less) and a low percentage of households receiving food stamps (3.75% or less). FSM is also stronger in non-Caucasian communities (61% or more of non-Caucasian residents) with low unemployment (6.81% or less), but a higher (vs. lower) percentage of households receiving food stamps ($b = .12, LC = .01, UC = .23, t = 2.13, p < .05$). Crime rate index has no significant main or interaction effects on FSM.

Fresh Start Mindset as a Predictor of Self-Focused Transformative Activities. Because the fresh start mindset is a belief in new beginnings, we assessed the fresh start mindset as a predictor of the effort (1 = no effort; 7 = a great deal of effort) participants invested in five self-focused transformative activities, including budget and health efforts, personal relationships, and disposition and acquisition consumption practices (over the past month; see table 5 for measures and results). The structural equation model yields a good fit ($\chi^2/df = 2.69, CFI = .93, TLI = .92, RMSEA < .07$) and indicates that consumers who hold a stronger fresh start mindset invest greater efforts into each of the five self-focused transformative activities. The effect of FSM on budget efforts is greater than on health and possession disposition efforts; there are no significant differences between the other self-focused

TABLE 5
STUDY 2A: FSM AND PREDICTION OF SELF-FOCUSED TRANSFORMATIVE EFFORTS

Self-focused transformative efforts ^a	FSM as predictor ^b	FSM and growth mindset as predictors ^c	
	FSM β (Critical ratio)	FSM β (Critical ratio)	Growth mindset β (Critical ratio)
<i>Budget-related efforts</i> ^d ($\alpha = .76$) better budget my spending increase my savings reduce unplanned spending manage my credit card balances	.23*** (4.09)	.22*** (3.98)	.01 (.22)
<i>Health-related efforts</i> ($\alpha = .88$) change my eating habits change my exercise routines change my attention to healthy living make healthier life choices schedule regular physical activity	.12* (2.04)	.12* (2.01)	.07 (1.13)
<i>Personal relationship efforts</i> ($\alpha = .69$) make new friends reconnect with friends make time for family and friends	.21*** (3.30)	.19* (3.19)	.03 (.63)
<i>Possession disposition efforts</i> ($\alpha = .80$) get rid of possessions clean up clutter discard items that I no longer use	.12* (2.02)	.11* (1.99)	.09 (1.46)
<i>New consumption efforts</i> ($\alpha = .90$) try new brands sample new products	.14* (2.05)	.12* (2.0)	-.04 (.59)

^aMeasure: "Thinking about your life, please indicate the amount of effort you have put into each of the following activities over the past month" (1 = no effort; 7 = a great deal of effort). The 17 self-focused transformative efforts were randomly presented within the questionnaire. EFA and CFA results indicate a good fitting five-factor model of self-focused transformative efforts: $\chi^2(109) = 456.39, p < .001, CFI = .90, TLI = .88, RMSEA < .08$.

^bSEM model fit for the model with FSM as the only predictor: $\chi^2(215) = 578.56, p < .001, CMIN/df = 2.69, CFI = .93, TLI = .92, RMSEA = .07; n = 391$. Errors of the five effort categories were correlated due to their underlying shared variance in the transformative activities latent construct.

^cSEM model fit for the model with FSM and growth mindset as predictors: $\chi^2(10006) = 2444.02, p < .001, CMIN/df = 2.42, CFI = .93, TLI = .91, RMSEA = .06; n = 391$. Errors of the five categories of efforts were correlated due to their underlying shared variance in the transformative activities latent construct.

^d $\chi^2-\Delta$ tests were significantly different between budget-related and health-related efforts ($\chi^2-\Delta(1) = 4.28, p < .05$) and between budget-related and possession disposition efforts ($\chi^2-\Delta(1) = 5.06, p < .05$). Comparisons of FSM effects across other effort categories were nonsignificant ($p > .05$).

* $p < .05$; ** $p < .01$; *** $p < .001$.

transformative efforts. Additionally, when both FSM and growth mindset are included as predictors of self-focused transformative efforts, FSM effects remain significant. Growth mindset does not predict the self-focused transformative activities.

Fresh Start Mindset as a Predictor of Supporting Others to Make a Fresh Start. To assess fresh start mindset as a predictor of support for others in making a fresh start, we focused on "others" defined here as vulnerable populations who might find it difficult to make a fresh start in life (i.e., low-income families, ex-offenders, homeless youth, and at-risk teens). In a pretest, undergraduate students ($n = 40$) were asked, "To what extent do you believe that [low-income families, ex-offenders, homeless youth, and at-risk teens] are capable of transforming their own lives?" (1 = not at all capable; 7 = very much capable). Paired-sample t -test results indicate that participants viewed at-risk teens as more capable of transforming their lives ($M = 5.08$) than each of the other three vulnerable populations (M range = 4.03–4.55; t -tests at $p < .05$). The pretest also assessed the "worthiness" (1 = not at all worthy; 7 = very worthy) of

support for eight transformative programs (one more and one less transformative) for each of the four populations (table 6). Paired-sample t -tests for the four populations indicate participants viewed the more (vs. less) transformative program as more worthy of support (low-income families: $M = 5.64; M = 4.11, t = 5.16, df = 39, p < .001$; ex-offenders: $M = 5.09; M = 4.03, t = 5.20, df = 39, p < .001$; homeless youth: $M = 4.71; M = 3.98, t = 2.73, df = 39, p < .01$; at-risk teens: $M = 5.23; M = 4.44, t = 2.99, df = 39, p < .01$).

Within the survey, we used structural equation modeling to examine the relationship between the fresh start mindset and support (1 = not worthy; 7 = very worthy) of the eight transformative programs; the model yields a good fit ($\chi^2/df = 1.73, CFI = .99, TLI = .98, RMSEA < .04$). FSM significantly predicts support for the at-risk teens' more (vs. less) transformative program, and support of homeless youth programs with no significant difference between the more (vs. less) transformative program; FSM does not predict support of programs for low-income families or ex-offenders (see table 6).

TABLE 6

STUDY 2A: FSM AND PREDICTION OF SUPPORT FOR TRANSFORMATIVE PROGRAMS FOR VULNERABLE POPULATIONS

Support of transformative programs for: ^a	FSM as predictor ^{bc}	FSM and growth mindset as predictors ^d	
	FSM β (Critical ratio)	FSM β (Critical ratio)	Growth mindset β (Critical ratio)
<i>Low-income families</i>			
Less transformative: food baskets	-.01 (.13)	-.09 (1.41)	.15** (2.64)
More transformative: certificate programs	.08 (1.56)	.01 (.13)	.14* (2.47)
<i>Ex-offenders</i>			
Less transformative: legal advice	-.02 (.29)	-.10 (1.48)	.24*** (4.00)
More transformative: career counseling	.04 (.33)	-.09 (1.44)	.21*** (3.58)
<i>Homeless youth</i>			
Less transformative: short-term housing	.14* (2.50)	.14* (2.47)	.09 (1.46)
More transformative: relocation	.14* (2.50)	.14* (2.47)	.09 (1.44)
<i>At-risk teens</i>			
Less transformative: clothing	.01 (.25)	.03 (.47)	.13* (2.55)
More transformative: leadership camp	.11* (2.01)	.15* (2.03)	.20*** (3.31)

^aParticipants indicated the extent to which they believed each program was worthy of support (1 = not at all worthy; 7 = very worthy). The eight transformative programs were randomly presented in the questionnaire.

^bSEM model fit with FSM as the only predictor: $\chi^2(49) = 84.64, p < .01, CMIN/df = 1.73, CFI = .99, TLI = .98, RMSEA = .04; n = 391$. Errors of the eight transformative programs were correlated due to their underlying shared variance of the latent program initiative construct.

^cSupport for the more transformative program (leadership camp) for at-risk teens was significantly greater than for the less transformative program (clothing) ($\chi^2-\Delta(1) = 4.25, p < .05$). There was no difference in support between the less versus more transformative programs for the other three populations ($p > .05$).

^dSEM model fit with both FSM and growth mindset as predictors: $\chi^2(50) = 189.48, p < .001, CMIN/df = 3.79, CFI = .96, TLI = .93, RMSEA = .08; n = 391$. Errors of the eight transformative programs were correlated due to their underlying shared variance of the latent program initiative construct.

* $p < .05$; ** $p < .01$; *** $p < .001$.

When both FSM and growth mindset are included as predictors of support of transformative programs, FSM effects remain significant for homeless youth and at-risk teens. Growth mindset effects are significant for low-income families, ex-offenders, and at-risk teens (see table 6). We used PROCESS to evaluate direct and indirect (via the worthiness of support of a more transformative program) effects of FSM on consumer choice of a more (vs. less) transformative program for each population. Consumers with a stronger fresh start mindset are more likely to choose the more (vs. less) transformative program for homeless youth and at-risk teens; the indirect effects are also significant for both populations (see table 7). Growth mindset has a significant direct effect on the more transformative program for at-risk teens, and significant indirect effects for ex-offenders, homeless youth, and at-risk teens.

Study 2b: Test-Retest Reliability

Study 2b assessed test-retest reliability of FSM. Four months after completing study 2a, 250 participants from study 2a (randomly selected) were invited to participate in an online study about consumer lifestyles for \$.75. The survey included FSM and attention-check questions, embedded in a larger survey about consumer lifestyles. Within 48 hours, 193 participants (77.2% response rate) responded; 12 participants did not pass the attention checks, resulting in 181 usable responses. The ANOVA test indicates no

significant difference in FSM means between the first ($M = 5.50, SD = 1.04$) and second ($M = 5.40, SD = 1.12$) data collections ($F(1, 180) = 2.03, NS$). Further, the ICC coefficient for FSM is .76 (LC = .68; UC = .82), indicating that FSM has sufficient test-retest reliability, similar to other consumer-based studies (Dholakia et al. 2016; Lynch et al. 2010).

Summary of Study 2

Study 2 documents that the fresh start mindset is distinct yet related to the growth mindset, optimism, future temporal focus, self-efficacy, perseverance, and resilience. Religious affiliation is the only significant demographic correlate of a stronger fresh start mindset. Fresh start mindset is stronger in predominantly Caucasian communities characterized by low unemployment and a low percentage of households receiving food stamps and is also stronger in non-Caucasian communities with low unemployment and a higher percentage of households receiving food stamps. Additionally, individuals who hold a stronger fresh start mindset direct more effort to self-transformative activities related to budget, health, personal relationships, disposition, and consumption; growth mindset does not predict engagement in these efforts. Both FSM and growth mindset selectively support transformative programs for vulnerable populations. Those with a fresh start mindset show more support of some vulnerable populations (i.e., homeless youth, at-risk teens) than others (i.e., low-income families,

TABLE 7
 STUDY 2A: FSM AND PREDICTION OF SUPPORT OF MORE (VS. LESS) TRANSFORMATIVE PROGRAMS FOR VULNERABLE POPULATIONS

Choice of a more (vs. less) transformative program for: ^a	FSM			Growth mindset		
	R ²	Direct effect	Indirect effect via support of more transformative program ^b	R ²	Direct effect	Indirect effect via support of more transformative program ^b
<i>Low-income families</i>				.02		
<i>b</i>	.01	.05	.00		.04	.00
Lower, upper CI		-.14, .16	-.01, .03		-.11, .19	-.02, .03
z-value		.55			.54	
<i>Ex-offenders</i>				.03		
<i>b</i>	.02	.20	.01		.19	.03*
Lower, upper CI		-.06, .45	-.02, .05		-.02, .39	.01, .09
z-value		1.52			1.77	
<i>Homeless youth</i>				.02		
<i>b</i>	.03	.18*	.04*		.13	.03*
Lower, upper CI		.01, .37	.01, .10		-.01, .28	.01, .07
z-value		2.06*			1.81	
<i>At-risk teens</i>				.03		
<i>b</i>	.02	.23*	.03*		.22*	.03*
Lower, upper CI		.04, .42	.01, .09		.07, .37	.01, .08
z-value		2.35			2.94	

^aEffects are estimated in logistic regression with PROCESS with a bias-corrected bootstrapping procedure with 2,000 samples and predict consumer choice of support for a more (vs. less) transformative program; $n = 391$. The transformative programs for each population are provided in table 6. For each population, the less transformative program was coded as 0 and the more transformative program was coded as 1 (e.g., for low-income families: 0 = food baskets and 1 = certificate programs). Presentations of four vulnerable populations and more (vs. less) transformative programs were randomized. Indirect effects are significant in PROCESS when zero is not included in the confidence intervals. Significant results indicate a preference for the more transformative programs. * $p < .05$.

^bParticipants indicated the extent to which they believed each program was worthy of support (1 = not at all worthy; 7 = very worthy). See table 6.

ex-offenders). We investigate this further in studies 4a and 4b and return to this finding in the discussion.

MANIPULATING THE FRESH START MINDSET AND PREDICTING CONSUMPTION PRACTICES

The goals of study 3 are threefold: 1) to explore the relationships between fresh start mindset and growth mindset with additional variables in the nomological network; 2) to manipulate fresh start mindset—consistent with past research that documents interventions can manipulate mindsets and affect subsequent consumer choices (Crum et al. 2013; Yeager et al. 2014)—and assess the fresh start mindset and the growth mindset as predictors in a consumption context; and 3) to investigate the effect of fresh start mindset and growth mindset on the support of programs targeted to vulnerable populations.

Procedures and Measurement

We recruited 454 American Mechanical Turk participants (paid \$1.25) to participate in an online survey with an embedded experiment. Twenty-four participants did not pass two attention-check questions and were dropped, resulting in 430 usable responses. Demographic characteristics (43% less than

35 years; 48% female; 41% no religious affiliation; 41% married; 55% income of \$50,000 or below; 57% white non-Hispanic) are not significant predictors of FSM. Participants were randomly assigned to one of three conditions: “Fresh Starts Are Possible” ($n = 143$), “Fresh Starts Are Not Possible” ($n = 137$), and control ($n = 150$). In the two manipulation conditions, participants viewed one of two *USA Today* articles (appendix B) that appeared on the screen for three minutes. To ensure ecological validity, the articles developed to manipulate the fresh start mindset were derived from news stories and statistical reports on websites (see appendix B for references). Both articles focus on various life constraints and difficulties (e.g., credit card debt, dieting, criminal behavior) that can restrict an individual’s ability to experience a fresh start. Our manipulation is consistent with research demonstrating that shifting from a system to an individual perspective affects how people evaluate the influence of agency versus structure in different circumstances (Payne 2017). Specifically, the “Fresh Starts Are Possible” article draws upon personal success stories of individuals overcoming difficulties and constraints to experience a fresh start, whereas the “Fresh Starts Are Not Possible” article takes a structural approach using statistical evidence (e.g., inability to get out of debt or start a new life after being imprisoned) to argue that getting a fresh start is difficult. In the control

TABLE 8

STUDY 3: FSM AND ADDITIONAL NOMOLOGICAL NETWORK CONSTRUCTS AND SCALE STATISTICS: MEANS, SDS, AND CORRELATIONS

Construct (Number of items)	Mean ^a (SD)	Cronbach's α	Correlation ^b				
			(b)	(c)	(d)	(e)	(f)
(a) Fresh start mindset (6)	5.11 (1.36)	.96	.20***	.60***	.22***	.32***	.07
(b) Growth mindset (8)	4.34 (1.45)	.95		.35***	-.04	.26***	.23***
(c) Personal capacity to change (3) ^c	5.40 (1.02)	.82			.35***	.33***	.27***
(d) Consumer variety seeking (6) ^d	4.23 (1.13)	.66				.05	-.06
(e) Internal locus of control (13)	7.03 (2.73)	.84					.13**
(f) Need for cognition (5)	4.84 (1.44)	.81					

^aItems for constructs (a), (b), (c), (d), and (f) are measured on seven-point Likert scales; the mean is on a seven-point scale. Items for construct (e) are binary (0, 1); thus, the mean is on a 13-point scale.

^bCorrelations are based on CFA; $n = 430$.

^cItems include: "I am capable of creating a new life for myself," "I can change the way I live my life," and "I am capable of pursuing new goals."

^dItems include: "When I see a new or different brand on the shelf, I often pick it up just to see what it is like," "I like introducing new brands and products to my friends," "I enjoy taking chances in buying unfamiliar brands just to get some variety in my purchases," "I often read the information on the packages of products just out of curiosity," "I get bored with buying the same brands even if they are good," and "I shop around a lot for my clothes just to find out more about the latest styles."

* $p < .05$; ** $p < .01$; *** $p < .001$.

condition, participants were not exposed to information about fresh starts. All participants answered the six-item FSM.

Next, participants were informed that a sunglasses manufacturer was pretesting ad concepts. We presented an ad showing a man and woman wearing sunglasses along with the headline: "New look. New you." Participants reported their attitude toward the ad, their likelihood of purchasing this pair of sunglasses, how much they were willing to pay for the sunglasses, and how much they liked the male and female models in the ad (see table 9 for measures). Participants completed a distraction task matching US states and capitals. They then responded to measures of growth mindset (Dweck 2008), personal capacity to change (see table 8), locus of control (Rotter 1966), consumer variety seeking (Wood and Swait 2002), need for cognition (Wood and Swait 2002), and demographics. At the end of the survey, participants were told that the researchers would make a contribution to one of the Hope for Homeless Youth programs, randomly presented: a more transformative program (the Relocation Program, which aims to empower homeless youth to create new lives for themselves by relocating them geographically) and a less transformative program (the Housing for Today Program, which provides short-term housing to homeless youth to help them steer clear of risks).

Findings

Our results provide replicative and additional information about the fresh start nomological network (table 8). FSM is positively associated with growth mindset (.20), but significantly less than in study 2a (.50; $z = 4.94$, $p < .001$). As expected, FSM is positively correlated with

consumer variety seeking (.22), whereas growth mindset is not ($-.04$; $z = 4.32$, $p < .001$). Further, both FSM and growth mindset positively correlate with belief in personal capacity to change (.60 vs. .35; $z = 5.03$, $p < .001$) and internal locus of control (.32 vs. .26; $z = 1.04$, NS). As posited, growth mindset is positively associated with the need for cognition (.23), whereas FSM is not (.07; $z = 2.67$, $p < .01$).

Second, we successfully manipulate the fresh start mindset. ANOVA results indicate significant differences in FSM between our manipulations ($F(2, 427) = 49.09$, $p < .001$); participants viewing the "Fresh Starts Are Possible" article ($M = 5.70$) score significantly higher on FSM than those viewing the "Fresh Starts Are Not Possible" article ($M = 4.32$) ($t = 9.37$, $df = 278$, $p < .001$). Both are significantly different from the control condition ($M = 5.28$) ($t_{\text{vs. possible}} = 3.31$, $df = 291$, $p < .01$ and $t_{\text{vs. not possible}} = 6.45$, $df = 285$, $p < .001$). We find no significant differences in growth mindset, internal locus of control, need for cognition, and consumer variety seeking across conditions (all $ps > .05$); personal capacity to change is stronger in the "Fresh Starts Are Possible" condition than the "Fresh Starts Are Not Possible" condition ($M = 5.57$ vs. $M = 5.22$, $F(2, 427) = 4.27$, $p < .05$), with the control condition ($M = 5.39$) not significantly different from the two manipulated conditions. Using PROCESS (Hayes 2013), we analyzed effects of FSM (measured) and the fresh start mindset manipulation on consumer attitude toward the ad, likelihood to purchase the sunglasses depicted in the ad, and the log-transformed measure of willingness to pay for the sunglasses. Consistent with our expectations, a stronger FSM results in more positive attitudes toward the ad, greater purchase intentions, and

TABLE 9

STUDY 3: FSM, MANIPULATED FRESH START MINDSET, AND GROWTH MINDSET AND ATTITUDES TOWARD AD, PURCHASE LIKELIHOOD, AND WILLINGNESS TO PAY; CHOICE OF PROGRAM DONATION

Dependent measures	R ²	Direct effects ^a			Indirect effects	
		FSM	Growth mindset	Manipulated fresh start mindset	Manipulated fresh start mindset via FSM ^b	Manipulated fresh start mindset via growth mindset ^b
<i>Attitude toward the sunglasses ad^c</i>						
<i>B</i>	.04	.22***	.02	.00	.15*	.00
Lower, upper CI		.09, .35	-.08, .13	-.21, .20	.06, .25	-.01, .03
<i>t</i> -value		3.36	.45	.08		
<i>Purchase likelihood of sunglasses^d</i>						
<i>B</i>	.05	.25***	-.03	.16	.18*	.00
Lower, upper CI		.11, .40	-.14, .09	-.07, .39	.07, .30	-.03, .01
<i>t</i> -value		3.52	.42	1.40		
<i>Willingness to pay for sunglasses^e</i>						
<i>B</i>	.02	.09*	-.05	.01	.06*	-.01
Lower, upper CI		.01, .17	-.12, .01	-.14, .13	.01, .12	-.03, .01
<i>t</i> -value		2.06	1.54	.08		
<i>Donation to homeless youth program^f</i>						
<i>B</i>	.02	.15*	.08	.06	.10*	.01
Lower, upper CI		.01, .31	-.06, .21	-.20, .32	.01, .22	-.01, .05
<i>t</i> -value		2.09	1.18	1.44		

^aEffects are estimated in PROCESS with a bias-corrected bootstrapping procedure with 2,000 samples; $n = 430$. Indirect effects are significant in PROCESS when zero is not included in the confidence intervals. * $p < .05$; ** $p < .01$; *** $p < .001$.

^bManipulated fresh start mindset is coded as 1 in the "Fresh Starts are Not Possible" condition, 2 in the control condition, and 3 in the "Fresh Starts are Possible" condition.

^cHow would you describe your attitude toward this ad concept? (1 = very negative; 7 = very positive).

^dNow imagine that you need to purchase a new pair of sunglasses; how likely would you be to purchase this pair of sunglasses? (1 = not at all likely; 7 = very likely).

^eNow assuming that you are purchasing the pair of sunglasses shown in this ad concept, how much are you willing to pay for this pair of sunglasses?; the response was log-transformed.

^fParticipants were told that the researchers would make a contribution to a program for homeless youth and were asked to choose between making a donation to the less (short-term housing, coded as 0) or more transformative (relocation, coded as 1) program. The program choices were randomized. Significant results depict a preference for the more transformative (relocation) program.

willingness to pay more for the pair of sunglasses (table 9). FSM effects remain significant on attitude toward the ad and purchase intention when male and female model liking are included as covariates, but the FSM effect on willingness to pay becomes nonsignificant. Further, indirect effects of the fresh start manipulation via measured FSM on all three outcomes are significant. Notably, direct and indirect effects of growth mindset on the dependent variables are not significant with or without covariates.

Finally, FSM is a significant predictor of donations to the long-term relocation program for homeless youth, and also is a significant mediator of the fresh start mindset manipulation effect on donations (table 9). Neither the direct effect nor the indirect effect of growth mindset has a significant effect on program choice.

Summary

Study 3 documents that the fresh start mindset can be manipulated, and the shift in means compares favorably to growth mindset manipulations, as reported in

Yeager et al. (2016). Consistent with our conceptualization, we show that fresh start mindset is similar to, yet distinct from, growth mindset. Both mindsets are positively associated with a personal capacity to change and internal locus of control. The fresh start mindset is associated with consumption practices, whereas growth mindset is not; growth mindset is associated with need for cognition, whereas fresh start mindset is not. Similar to study 2a, fresh start mindset, but not growth mindset, predicts contributions to a more (vs. less) transformative program for homeless youth.

REPLICATING AND EXTENDING FSM EFFECTS FOR SUPPORT OF OTHERS

Studies 4a and 4b further focus on the extent to which individuals with a fresh start mindset are supportive of others in need of a fresh start. In study 4a, we consider veterans; in study 4b, we revisit the vulnerable populations examined in study 2a, and also consider individuals who face financial hardship with the IRS.

TABLE 10
STUDY 4A: FSM AND PREDICTION OF VETERAN MENTOR INITIATIVE

Program focused on student-veterans	R ²	FSM direct effect ^a	Empathy toward veterans direct effect ^a	Indirect effect: FSM via empathy ^a
<i>Empathy toward veterans</i> ^b	.06			
<i>B</i>		.50**		
Lower, upper CI		.15; .85		
<i>t</i> -value		2.93		
<i>Donation to Veteran Mentor Program</i> ^c	.09			
<i>B</i>		.03	.12**	.04*
Lower, upper CI		-.12; .18	.05; .20	.01; .12
<i>t</i> -value		.40	3.18	
<i>Interest in program information</i> ^d	.06			
<i>B</i>		.13	.18*	.09*
Lower, upper CI		-.48; .17	-.03; .33	.01; .25
<i>t</i> -value		.87	2.34	
<i>Interest in becoming a mentor</i> ^e	.06			
<i>B</i>		.03	.14*	.07*
Lower, upper CI		-.24; .36	.01; .28	.01; .20
<i>t</i> -value		.26	2.09	
<i>Provided email for future contact</i> ^f	.06			
<i>B</i>		-.53	.51*	.25*
Lower, upper CI		-1.57; .44	.09; 1.41	.02; .91
<i>t</i> -value		1.28	2.87	

^aEffects are estimated in PROCESS with a bias-corrected bootstrapping procedure with 2,000 samples; $n = 129$. Indirect effects are significant in PROCESS when zero is not included in the confidence intervals. * $p < .05$; ** $p < .01$; *** $p < .001$.

^bHow much can you empathize with (i.e., understand and feel for) veterans enrolling at [the university]?" (1 = not at all able; 7 = very much able).

^cAs a thank you for participating in this survey, you will be entered into a drawing to win \$20.00. If you win, you can donate any part of this prize winning to [the university] Veteran Mentor program. If you were to win, how much, if any, of the \$20.00 would you donate to the Veteran Mentor program? (Please note, that if you win, you will receive \$20.00 minus the amount that you have directed to the Veteran Mentor program.)

^dHow interested would you be in receiving additional information via email about [the university] Veteran Mentor program?" (1 = not at all interested; 7 = very interested).

^eHow interested would you be in becoming a mentor in [the university] Veteran Mentor program?" (1 = not at all interested; 7 = very interested).

^fParticipants who provided an email contact were coded as 1, and 0 otherwise.

Study 4a: Fresh Start Mindset and Support of Veterans

Procedure and Measurement. Study 4a focused on support of others, in this case veterans, and specifically examined the predictive validity of the fresh start mindset of nonveteran students in response to an on-campus veteran program. Students ($n = 129$; 18–20 age range, 55% female, 0% married, 0 veterans, 0 veteran family members) participated in an online survey for course credit and were entered to win one of five \$20 gift cards. Students completed FSM ($M = 5.26$, $SD = 1.02$) and filler tasks, and read about a university program that “seeks to provide a supportive environment that makes the transformation from soldier to student easier. Mentors are paired with their mentees at the beginning of the school year, based on common interests and/or academic discipline. . . Outcomes have been very positive, as many mentors and mentees have constructed lasting, mutually beneficial relationships built on a foundation of support.” Subsequently, students indicated how interested they were in learning about the program, how interested they were in becoming a mentor to a student veteran, and how much money of a \$20 gift card they were willing to donate to the program, and were asked to leave

their email address for future contact and information about becoming a mentor for the program. After distraction tasks, students were also asked how much they are able to empathize with the life of student veterans. All measures and results are included in table 10.

Findings. Regression analyses in PROCESS indicate that FSM predicts a significantly more empathetic attitude toward student veterans, and this empathetic attitude is positively related to donation amount, learning about the program, becoming a mentor, and likelihood of providing an email address. FSM has no direct effects on the behavioral outcomes; rather, all indirect effects of FSM via empathy toward veterans are significant.

Study 4b: Fresh Start Mindset: Replication and Extension of Support of Others

Procedures and Measurement. The goals in study 4b were: a) to replicate and extend the effect of fresh start mindset on support for programs designed to help vulnerable populations (low-income families, ex-offenders, homeless youth, and at-risk teens) and determine whether perceptions of others as capable of transforming their own

TABLE 11
STUDY 4B: FSM AND PREDICTION OF SUPPORT FOR MORE (VS. LESS) TRANSFORMATIVE PROGRAMS AND CHOICE OF PROGRAM DONATION

Choice dependent variable	R ²	FSM direct effect ^a	Indirect effect via perception of population being capable of transformation ^b
Choice of a more (vs. less) transformative program for ^c :			
<i>Low-income families</i>	.10		
<i>B</i>		.25	.08
Lower, upper CI		-.14, .64	-.15, .33
z-value		1.22	
<i>Ex-offenders</i>	.10		
<i>B</i>		.11	.05
Lower, upper CI		-.31, .53	-.10, .23
z-value		.51	
<i>Homeless youth</i>	.25		
<i>B</i>		.39*	.15
Lower, upper CI		.01, .77	-.03, .40
z-value		1.96	
<i>At-risk teens</i>	.21		
<i>B</i>		.40*	.15
Lower, upper CI		.02, .77	-.02, .35
z-value		2.06	
Choice of program donation ^d			
<i>At-risk teens</i>	.21		
<i>B</i>		.64**	.04
Lower, upper CI		.25, 1.03	-.13, .23
z-value		3.22	

^aEffects are estimated in logistic regression in PROCESS using a bias-corrected bootstrapping procedure with 2,000 samples; $n = 191$. Indirect effects are significant in PROCESS when zero is not included in the confidence intervals. * $p < .05$; ** $p < .01$.

^bTo what extent do you believe (population: low-income families, ex-offenders, homeless youth, at-risk teens individuals) are capable (1 = not at all, 7 = very) of transforming their lives?"

^cThe transformative programs for each population are provided in table 6. For each population, the less transformative program was coded as 0 and more transformative program was coded as 1 (e.g., for low-income families: 0 = food baskets and 1 = certificate programs).

^dParticipants were told that the researchers would make a contribution to a program for at-risk teens, and were asked to choose between making a donation to the less (clothing) or more transformative (leadership) program. The program choices were randomized. Significant results document preference for the more transformative program.

lives mediates the effect of fresh start mindset on support for a more (vs. less) transformative program; and b) to assess the effect of fresh start mindset on responses to a program designed to help individuals with tax burdens with the IRS. We recruited 200 American Mechanical Turk participants, different from those in our previous studies, and paid them \$1.25 to complete an online survey. Nine participants did not pass attention checks and were dropped, resulting in 191 usable responses.

Demographic characteristics (43% less than 35 years; 48% female; 41% no religious affiliation; 41% married; 55% income of \$50,000 or below; 57% white non-Hispanic) are not significant predictors of FSM. After answering FSM ($M = 4.43$, $SD = .92$), participants responded to items that measured their support of both a more and a less transformative program for low-income families, ex-offenders, homeless youth, and at-risk teens (identical to study 2a), and their belief in how capable (1 = not at all; 7 = very) low-income families, ex-offenders, homeless youth, and at-risk teens are in transforming their lives. Participants then reviewed information about an IRS program "designed to help individuals facing tough times

to meet their tax obligations, to pay back taxes, and to avoid tax liens. . .[and to] enable people to have a better chance to stay current and keep their financial house in order." Last, participants were told the researchers would make a donation, and were asked to choose between two (randomly presented) charities for at-risk teens: the more (leadership program) versus less (clothing program) transformative choice.

Findings. The findings for supporting programs focused on vulnerable populations are consistent with study 2a. Regression analyses in PROCESS indicate that FSM is a significant predictor of the more (vs. less) transformative program for at-risk teens and homeless youth, but not for low-income families or ex-offenders (table 11). Surprisingly, perceptions of the population's ability to transform their lives do not mediate FSM effects on the support of the more (vs. less) transformative programs. Participants reported on their familiarity with the existing IRS program that is associated with providing consumers with a fresh start, and we removed 28 participants who were aware of the program from these analyses. Our

TABLE 12

STUDY 4B: FRESH START MINDSET AND PREDICTION OF IRS FRESH START PROGRAM EVALUATIONS

Responses to IRS program	R ²	FSM direct effect ^a
<i>Attitude toward IRS program^b</i>	.03	
<i>B</i>		.19*
Lower, upper CI		.01; .42
<i>t</i> -value		2.08
<i>Perception of IRS program impact^c</i>	.04	
<i>B</i>		.30**
Lower, upper CI		.02; .57
<i>t</i> -value		3.03
<i>IRS Program as a fresh start^d</i>	.14	
<i>B</i>		2.45**
Lower, upper CI		.32; 1.49
Wald		5.19

^aEffects are estimated in linear and logistic regression by using a bias-corrected bootstrapping procedure with 2,000 samples; $n = 191$; * $p < .05$; ** $p < .01$.

^bHow favorable or unfavorable is your reaction to this IRS program that is designed to help individuals who are facing tough times to meet their tax obligations, to pay back taxes, and to avoid tax liens? (1 = not at all favorable; 7 = very favorable).

^cNow let's think about people who participate in this IRS program. How likely are these individuals to be able to pay their taxes on time in subsequent years? (1 = not at all likely; 7 = very likely).

^dBased on the brief description of the program, do you believe that people participating in this program can get a fresh start with their tax situation? (0 = no; 1 = yes; 49 participants who marked "not sure" were deleted from the analysis on the IRS program as a fresh start).

regression results (table 12) indicate that FSM significantly predicts more favorable attitudes toward the IRS program, more favorable beliefs that individuals participating in the program will pay their taxes on time in subsequent years, and that this IRS program will provide individuals with a fresh start for their tax situation. Finally, participants indicated their preference to support a program for at-risk teens, and similar to study 3 findings, FSM is a significant predictor of donations to the more transformative leadership camp (vs. clothing) program (table 11).

DISCUSSION AND FUTURE RESEARCH

A central goal of transformative consumer research is to help consumers make positive changes in their lives—including quitting bad habits; embracing new goals; improving personal, financial, and social well-being; or seeking a more fulfilling life (Crockett et al. 2013; Mick et al. 2012). We conceptualize the fresh start mindset as a complex knowledge/belief structure that, when activated, affects consumers' underlying conceptions of their social world and the nature of human characteristics. We define the fresh start mindset as a belief that people can make a new start, get a new beginning, and chart a new course in life, regardless of past or present circumstances. The fresh start mindset is embedded in the American cultural milieu

(Kammen 1993; Lipset 1996), and consumer culture and liquid modernity fuel this mindset, foregrounding the continuous need for individual reinvention and adaptation, most often through consumption (Bauman 2001; McCracken 2008; Sugarman 2015). Our work develops the six-item FSM, establishes its internal consistency and test-retest reliability, and demonstrates discriminant validity in relationship to the growth mindset and other personal characteristics within a broader nomological network. Our research documents that both the fresh start mindset and growth mindset are positively associated with many adaptive characteristics, including personal capacity for change, optimism, future temporal focus, internal locus of control, self-efficacy, perseverance, and resilience. Our findings suggest that the strength of FSM may be affected by religious beliefs and by geo-demographic characteristics (unemployment rate, food stamps, and race). Importantly, we document that the fresh start mindset has the power to impact a broad range of consumer behaviors (Freitas et al. 2004; Landau 2017; Landau et al. 2014), including self-focused transformative efforts and support for vulnerable others. Further, we demonstrate that FSM can be manipulated, affecting consumption attitudes and choices.

The Fresh Start Mindset and Self-Transformative Efforts and Choices

The fresh start mindset can be an adaptive response to the constantly changing circumstances of contemporary global consumer culture, including prompting efforts to purchase and consume products and services to enable a new, positive future and changed circumstances for an enhanced self. We document that the fresh start mindset (but not the growth mindset) is positively associated with consumer variety seeking; self-focused transformative activities toward improving health, budget, personal relationships, and consumption practices; and consumer inclination to purchase products marketed for a "new you." The fresh start mindset, linked to positive change through shopping around in "the supermarket of identities" (Bauman 2012, 83), is distinct from the growth mindset. High levels of the growth mindset prompt change via learning and achievement, whereas low levels prompt purchases to signal an underlying and unchanging identity (John and Park 2016; Mathur, Chun, and Maheswaran 2016; Park and John 2012). As noted, we also establish relationships between the fresh start mindset and optimism, future temporal focus, self-efficacy, resilience, perseverance, and locus of control, as variables within a nomological network. Certainly, there are opportunities for future work to further examine the relationship between the fresh start mindset and each of these variables in more depth.

The importance of the fresh start mindset as distinct from the growth mindset within the context of marketing and consumer behavior in liquid modernity cannot be

underestimated. Discussing possible boundary conditions on the growth mindset, Wheeler and Omair (2016) posit that in many real-life contexts personal success is less about unwavering commitment to a single course of action and more about what changes and adaptations to make and when—“malleability must be calibrated to reality” (138). Relatedly, Bauman (2012, 59–63) writes “have car, can travel” to describe the new circumstances of human life—“a world full of opportunities” akin to “a buffet table set with mouth-watering dishes” where “the diners are consumers. . . In such a world, little is predetermined, even less irrevocable. Few defeats are final, few if any mishaps irreversible; yet no victory is ultimate either.” As a mindset, believing that changed circumstances can enable a fresh start is adaptive, and in this liquid world, adaptability becomes its own currency, one inextricably linked to consumption and personal and professional fluidity (Bardhi and Eckhart 2017). We speculate that rather than an emphasis on goal progress (as in the growth mindset), the fresh start mindset helps consumers attend to circumstances and opportunities for change, which can be a successful strategy for breaking bad habits and establishing new, positive routines. Research suggests that altering environmental conditions can be far more successful than other types of interventions in changing habits and behaviors (Verplanken and Wood 2006; Verplanken et al. 2008). The fresh start mindset might help consumers “reset” when progress toward a goal has been interrupted, start a “new chapter” after successful completion of a goal, abandon a goal to avoid sunk costs, and adopt identities adaptive to a changing environment.

Of course, liquid consumption has its own costs, making it difficult to sustain commitments and stay focused on life projects (Bardhi and Eckhart 2017; Bauman 2007b). A fresh start mindset may lead to overemphasis on the next new thing. For example, consumers may use fresh starts to avoid rather than resolve issues and reconcile differences, and thus undercut relationships with family, friends, and community. As we suggested, fresh starts are linked to consumption. Thus, individuals who regularly look for a fresh start may face negative psychological and financial costs. Engaging in fresh starts through consumption may lead to impulse purchases and overconsumption at the expense of problem resolution. At the extreme, as a response to liquid modernity, this mindset could fuel ephemeral and instrumental emotional attachments and social relationships, with collective vulnerabilities and costs (Bardhi and Eckhart 2017; Giesler and Veresiu 2014).

There are multiple opportunities for examining the fresh start mindset, as well as its adaptive and maladaptive nature in relation to self-transformations. First, research might evaluate the fresh start mindset over time. Given the lack of social mobility in the United States where “the poorest fifth of Americans have been standing pretty much in place for the last 50 years” (Payne 2017, 7), it may be

that the American cultural milieu is changing and that in coming years, consumers are less likely to believe that circumstances can change and that a fresh start is possible (Hochschild 2016). Second, research could investigate the implications of the fresh start mindset for brand and service relationships and communities. For example, along with variety seeking, consumers may be more accepting of fluidity in brand identities and more willing to allow firms to make a fresh start following a failure or transgression. Third, additional work might examine the role of both service and social support, past experiences, and personality in the development of the fresh start mindset and making fresh starts in one’s life. Fourth, further investigation of the fresh start mindset in the context of temporal landmarks (Andreassen 1984; Dai et al. 2014, 2015; Schau et al. 2009) and life adversities (Fischer et al. 2007; Pavia and Mason 2004) is warranted. Finally, research might seek to better understand the long-term effects of the fresh start mindset on consumers and societies, to explore the “darker” side of the fresh start mindset, and to evaluate how the mindset and its darker side interplay with related constructs, such as resilience and perseverance, to contribute to consumer well-being and coping strategies.

The Fresh Start Mindset and Supporting a Fresh Start in the Lives of Others

The fresh start mindset is also other-focused; that is, when active it can prompt support of and investment in transformative programs to help others change their circumstances and make a fresh start. At a time when income inequality globally is growing exponentially (Payne 2017) and “one in every 113 people on earth has now been driven from their home by persecution, conflict and violence or human rights violations” (UNHCR 2016), helping others change their circumstances and make a fresh start must be adaptive. Our findings demonstrate the fresh start mindset predicts support of programs designed to help vulnerable populations; however, a belief in fresh starts does not project equally to support all transformative programs for all vulnerable populations. We find that those with a stronger fresh start mindset favor the more (vs. less) transformative program choices for at-risk teens and homeless youth, but not for low-income families and ex-offenders; additional work might evaluate reasons for these divergent effects. Future research is needed to understand how the fresh start mindset’s embeddedness in the American cultural milieu impacts allocation of individual, corporate, and government support, as well as consumer volunteerism and civic engagement directed at vulnerable populations.

Empathy emerged in our research as a factor that affects consumers’ support of fresh start efforts for vulnerable populations. Specifically, empathy toward student veterans affected student engagement with the on-campus transformative veterans’ program. We speculate that lack of

empathy toward ex-offenders hinders support for this population even among individuals with a stronger fresh start mindset. Hence, the fresh start mindset may impact a range of consumer behaviors indirectly by generating particular attitudes and perceptions of specific vulnerable populations. Further examinations of possible mediators of the fresh start mindset's effects on consumer choices and program support could provide useful information for marketers and public policy makers. Educating consumers about fresh start successes among those perceived as less capable of fresh starts (e.g., Bard Prison Initiative; Adler 2014) could help break stereotypes about populations' abilities to experience a fresh start, develop more empathetic attitudes toward vulnerable populations, and provide greater support for individuals wanting to make a fresh start.

Various transformative service organizations (e.g., career counseling services for veterans and ex-offenders, population-driven support groups and forums, and after-school educational and engagement programs for low-income families) can provide much-needed fresh starts. In evaluating consumer attitudes toward and engagement with two programs, the IRS Fresh Start program and Veteran Mentor program, we found a positive relationship between the fresh start mindset and attitudes toward these transformative services. Overall, transformative services and programs have begun to receive some research interest (Ostrom et al. 2015), and future research could further explore how the fresh start mindset and positioning of such organizations and their employees define their transformative success. Special consideration should be given to evaluating effectiveness of mobile and other digital (vs. more traditional face-to-face) services in designing and encouraging fresh start efforts for vulnerable consumer populations.

The Fresh Start Mindset and Sociocultural Contexts

The fresh start mindset is embedded in American culture and interwoven with its values of democracy, self-reliance, and pursuit of happiness. The fresh start mindset is likely to be activated by many naturally occurring stimuli, including, for example, marketing promotional tactics (table 1) or new stories (appendix B). In study 3, we followed a strategy of ecological validity versus experimental control in designing our manipulations. Specifically, we manipulated the fresh start mindset, suggesting that it is possible to get a new beginning in life by using anecdotal success stories of veterans, the financially indebted, and ex-cons in a news article, and alternatively using statistical recidivism data on veterans, indebted individuals, and ex-cons to demonstrate that many are not able to start a new life. Future research might consider alternative manipulations with increased control—for example, contrasting failure stories with success stories for veterans or other populations,

contrasting lower versus higher recidivism rates related to challenges of beginning a new life, or manipulating different aspects of marketing promotional tactics.

Other cultures with historically acknowledged class structures, family ancestry, political tyrannies, traditions, or strong beliefs in luck or fatalism (Chan, Wan, and Sin 2009; Izberk-Bilgin 2014) may not be as open to the transformative change embedded within the fresh start mindset or perceive its transformative power. For many cultures, particularly those with volatile historical trajectories, perceptions of change are likely to be more negative. Global consumer culture and liquid modernity, however, shrink the importance of traditions and local cultural values, making consumer identities and consumption patterns more malleable. It is important to evaluate the relevance and acceptance of the fresh start mindset in cultures with varying levels of global consumer culture development. The fresh start conceptual metaphor may also not be easily translated into other languages, and the translated versions of this mindset may be reflective of more negative (vs. positive) associations with the implied change. Future research should account for cross-cultural nuances surrounding consumers' fresh start mindset.

Across three studies (2a, 3, and 4b), age, gender, marital status, income, race, and household size did not impact the fresh start mindset. In study 2a (but not 3 or 4b), we observe that stronger religious beliefs are positively associated with the fresh start mindset. However, the relationship between religious beliefs and the fresh start mindset is likely to be complicated (Mathras et al. 2016). For example, even religions that foreground forgiveness differ in who, what, and how they forgive (Mathras et al. 2016). Future research could pursue a more nuanced understanding of the complex relationships between the fresh start mindset and world religions that emphasize determinism, karma, or an unchangeable past.

Our geo-demographic data indicate that an individual's residential community impacts the fresh start mindset. Specifically, we find a complex interaction between unemployment rate, percent of households receiving food stamps, and race in influencing the fresh start mindset. In examining effects of community characteristics, however, we did not account for individual effects of these variables. Future research could more fully explore relationships between demographic and geo-demographic characteristics impacting the fresh start mindset.

Conclusion

The fresh start mindset, theoretically grounded in American cultural milieu, global consumer culture, and liquid modernity, represents a culturally shared belief that impacts consumption of products and services for self and others directed at shaping a new, positive future life. Our multimethod research establishes the FSM, a valid and

reliable scale with discriminant and predictive validity. Marketers have leveraged the fresh start metaphor; however, opportunities exist to more systematically examine the effects of these campaigns. We invite consumer researchers and policy makers to consider how the fresh start mindset might be used proactively to improve well-being—helping consumers set new goals, change habits, and transform their lives.


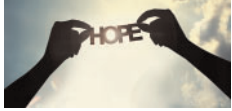




DATA COLLECTION INFORMATION

This article includes nine studies, conducted between fall 2013 and spring 2017. Eight studies involved surveys: 1) studies 1a, 1d, 2a, 2b, 3, and 4b involved surveys of









Amazon Mechanical Turk Workers in the United States; 2) study 1c involved a survey of expert judges; and 3) study 4a involved a survey of University of Arizona students. Study 1b involved 29 undergraduate students at the University of Arizona who created collages for course credit. The pretest for study 2a was conducted at Rutgers University; 40 students voluntarily participated in the survey. For study 2a, research assistants at the University of Connecticut coded the zip code data of survey participants including: crime rate index, unemployment rate, percentage of households receiving food stamps, and percentage of Caucasian (vs. non-Caucasian) residents (www.city-data.com). All authors participated in the data collections; multiple authors participated in data analyses for each study.

APPENDIX A

STUDY 2B: FRESH START MINDSET ITEMS, ILLUSTRATIVE QUOTES, AND LINKED COLLAGE IMAGES

Item	Fresh start mindset (RC-reverse coded)	Illustrative quote (Pseudonym)	Linked image
1	Regardless of present circumstances, someone can chart a new course in life.	This picture represents a clean slate that you draw anything on. Erase any imperfections and start anew. (Catherine)	
2	Anyone can make a new start if they want to.	People can take what they have learned and start over, giving them hope for a brighter future. (Jennifer)	
3	It's always possible for someone to get a new beginning.	Freedom to move somewhere new, freedom to quit your job and pursue a new one, freedom to let go of the past and start again. (Kimberly)	
4	Whatever their past, people can look forward to a new future.	Stained glass is a collection of broken pieces of glass that have been put back together to create something new. . . something that is seemingly ruined can have a fresh start when effort and patience are used. (Sally)	
5	An individual can let go of the past and start anew.	A rainbow perfectly represents a fresh start after a low. The storm has passed, and the rainbow represents a clean slate. (Kimberly)	
6	When something bad happens, a person can choose to create a better life.	If one day doesn't go as planned, you always have the next day to start new, especially after getting a good night's sleep. (Sandra)	

APPENDIX A (CONTINUED)

Item	Fresh start mindset (RC-reverse coded)	Illustrative quote (Pseudonym)	Linked image
7	It's impossible for a person to embrace a "fresh start" in life. (RC)	Getting a fresh start comes with stipulations. You are starting over. "Is that even possible to do?" is the question I have about "fresh starts." (Charles)	
8	No matter how much someone wants to start anew, they are constrained by their current life. (RC)	The broken jail cell bars represent breaking out of one's old state of being into a new state of being focused on starting anew. (Marjorie)	
9	People have to live with their mistakes and aren't able to get a "fresh start." (RC)	Taking out garbage was selected because a fresh start allows one to fully rid oneself of items. . . we mindfully and boldly can choose to remove from our lives what does not benefit us. (Ruth)	
10	Every morning, people have an opportunity to change how they live their lives.	Every single day someone is able to start a new adventure [or] routine, meet new people, or do something they never thought they could yesterday. (Sophia)	
11	People can't escape their present circumstances. (RC)	The moment when you decide to jump off a cliff requires faith and trust that you will be able to swim back to shore. The same faith and trust is needed to start anew. (Molly)	
12	A mistake in the past will always constrain life opportunities. (RC)	A product that has been warped or faded can be stripped down to its most raw components and be rebuilt in a way that gives it new life. (Jared)	
13	A person's life today defines his/her future. (RC)	I have a picture of Maurice Clarrett. He was a former running back for Ohio State and ran into problems with the law. He was not able to have a professional career. Instead of giving up on himself he now shares his story to communities and is a motivational speaker. (Paul)	
14	People can change their behaviors to reinvent who they are.	I believe in order to break something habitual, you have to really look into the choices you are making and consciously make a new choice to begin a fresh start. (Kayla)	

APPENDIX B

STUDY 3A: FRESH START MINDSET MANIPULATION CONDITIONS

USA TODAY		USA TODAY			
A Fresh Start: For Most, It's a New Beginning		A Fresh Start: For Most, It's Just NOT Possible			
<p>by Jamie Alder WASHINGTON</p> <p>Some say, "It's always possible for anyone and everyone to get a fresh start in life." Indeed, substantial research documents that this is ABSOLUTELY true! Although the life circumstances of many individuals may make it difficult, people definitely have the where-withal to get a new start on life.</p> <p>The data speak for itself across many life circumstances, from health and wellness to financial problems to individuals with prison records and the homeless. We share "up close and personal" stories that illustrate how people can begin again.</p> <p>At 29, Jordan, was arrested for kidnapping and armed robbery, convicted and sentenced to fifteen years. While in jail, Jordan worked as a cook, and upon early release, now 36, applied for jobs. The employment forms asked if the applicant had ever committed a crime; Jordan was honest and checked "yes." Perhaps not surprisingly, the applications landed in the "reject pile." But,</p>	<p>one day Jordan met up with a high school friend, Pat, who introduced Jordan to a relative who owned a pastry shop about 50 miles away. Within weeks, Jordan, "excited about this new beginning and determined to get a fresh start," relocated and began working the early shift as a baker. Five years later, Jordan is proudly a part owner in the pastry shop, and is now looking to open a shop in the neighboring town.</p> <p style="text-align: center;">"Getting a fresh start opens new doors for most!"</p> <p>Taylor, at 55, faced significant credit card debt and owed \$20,000 to local businesses. Realizing the need to deal with these financial woes in the face of retirement, Taylor took action, seeking assistance from a credit card debt counselor. Taylor, "happily getting the financial house in order, dedicated to turning over a new leaf and making a way forward," now has a monthly spendable budget and a plan to pay down these financial obligations over the next five years.</p>	<p>At 18, Morgan was in a serious car accident, and became a ward of the state, bouncing from one hospital to another, until being dumped back on the streets. A storage facility owner hired Morgan as a janitor, gave Morgan an old computer, and provided an empty storage unit as living quarters. Two years later, Morgan, "looking to leave the past behind and create a new beginning," applied and was admitted into a veterans' shelter, committing to be alcohol and drug free. Morgan now has an apartment, gets around town on bicycle and with a bus pass, and is happy to be working for a local non-profit agency helping veterans.</p> <p>The stories of Jordan, Morgan, and Taylor are inspiring! Most people, through their own initiatives, self-help programs, support of friends and family, and random acts of kindness can leave the past behind, embrace new beginnings, and get a fresh start in life!</p>	<p>by Jamie Alder WASHINGTON</p> <p>Some say, "It's always possible for anyone and everyone to get a fresh start in life." But, substantial research documents that this is simply NOT true! The life circumstances of many individuals make it very difficult, if not impossible, to get a fresh start in life. The data speak for itself across many life circumstances, from health and wellness to financial problems, to individuals with prison records, and the homeless. Statistics validate how difficult it is to start anew.</p> <p>Consider released prisoners. A recent Bureau of Justice Statistics Special Report tracked over 400,000 prisoners in 30 states after their release. Within three years of release, approximately two-thirds were rearrested, and within five years of release, about three-quarters were rearrested. Notably, more than half were arrested within a year of being released from prison. Clearly, released prisoners have great difficulty in making a fresh start.</p>	<p>The government estimates the homeless population in the U.S. at over a half-million, and the vast majority, including children and youth, are in a never-ending cycle of living on the street. Although the Veterans Administration's programs emphasize collaboration with community organizations, significant challenges remain that limit transitioning of 150,000 homeless veterans to residential housing. Without question, homeless are disadvantaged when it comes to making a new life for themselves.</p> <p style="text-align: center;">"Life circumstances severely constrain people from getting a fresh start."</p> <p>In the face of financial burdens, individuals have difficulty in leaving their past behind and starting over. Financial problems come in all shapes and sizes. Reports indicate that individuals who carry credit card debt have an average outstanding balance of over \$15,000. Others mired in financial woes default on their mortgage payments, and often declare bankruptcy. Certainly, financial constraints impede an</p>	<p>individual's ability to take action toward getting a fresh start in life. Health and wellness issues also often get in the way of individuals moving on to a new life. For example, researchers at UCLA analyzed 31 long-term diet studies and found about two-thirds of dieters regained more weight within four or five years than they initially lost. And, the National Alliance on Mental Illness reports that one in five adults experiences a mental health condition every year, and one in 17 lives with a serious mental illness such as schizophrenia or bipolar disorder. Undoubtedly, these individuals remain stuck in their life circumstances. Although some may be able to escape their life circumstances to get a fresh start, these facts document how rare that is. Many people are seriously constrained by their life circumstances and consequently very challenged to make a fresh start in their lives.</p>

NOTE.—The "A Fresh Start: For Most, It's a New Beginning" article was derived from: <https://blogs.svvsd.org/theskylines/2016/09/26/ex-con-equality/>; http://www.nbcnews.com/id/36606475/ns/business-small_business/t/killer-bread-rises-popularity/#.WG43Yn1qv-U; <https://www.newyorker.com/magazine/2016/12/12/the-ex-con-scholars-of-berkeley>. The "A Fresh Start: For Most, It's Just NOT Possible" article was derived from: <https://www.nij.gov/topics/corrections/recidivism/Pages/welcome.aspx>; <https://www.thesimpledollar.com/the-state-of-american-credit-card-debt-in-2015/>; www.nbcnews.com/id/36716808/ns/health-diet_and_nutrition/t/when-you-lose-weight-gain-it-all-back/#.Wc_0tcZry4Q; <https://www.nami.org/Learn-More/Mental-Health-Conditions>.

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