Handbook of Experimental Existential Psychology

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Chapter 14

Existential Meanings and Cultural Models

The Interplay of Personal and Supernatural Agency in American and Hindu Ways of Responding to Uncertainty

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The race is not to the swift
or the battle to the strong,
nor does food come to the wise
or wealth to the brilliant
or favor to the learned;
but time and chance happen to them all.
—ECCLESIASTES 9: 11

Ecclesiastes presents a discomforting view of the human condition. It challenges our cherished presumptions of existential meaning and moral order, evoking feelings of injustice, weariness, and despair. The observations of Ecclesiastes are chilling, because we recognize they are empirically true. Who can deny that chance and timing account for considerable variance in life outcomes. Evidence for the absurdity of the human condition is everywhere. That said, people who hold this worldview are a small minority; the majority of people strive and take risks even when there appears to be scant justification for optimism. How does this occur? How do so many individuals avoid the conclusions their experience warrants? We argue that it does not happen independently for each person; rather, it happens through collective-level processes involving culture. Through culture, people collude to forget some aspects of reality and to remember others.
This chapter takes the approach of cultural psychology in distinguishing patterns of beliefs, judgments, and decisions that reflect the shared mental models of cultural groups. Like water to the fish, cultural models are largely invisible to us. They surround and support our acts of cognition and communications so ubiquitously that we never notice them. In this chapter, we argue that cultural models are essential to understanding the ways in which people construct and sustain a view of existence as orderly and meaningful. We describe research that tested hypotheses about cultural differences in meaning-making patterns. For instance, as we shall see, although the temptation to judge others' misfortunes as deserved is felt everywhere, Judeo-Christian Americans and Hindu Indians perceivers do so under different circumstances, following different cultural models of "just deserts" or "karma."

At the same time, we argue that existential problems are crucial to understanding why cultures have much in common. A cultural universal that plays a central role in the current argument is religion. Virtually all human groups studied by anthropologists have religions—traditions concerning supernatural forces that influence human ends (Boyer, 2001). This ubiquity may indicate that religion serves a necessary function—that trust and cooperation in social organization requires a group to have a shared interpretive system for masking the inequity of fortunes and the uncontrollability of risks (Geertz, 1966). Regardless of its societal function, religion certainly operates at the level of individual psychology to buffer against existential threats. Demographic surveys reveal that religiosity increases with age and thoughts of death (Roth, 1978). Experiments find that even brief reminders of their mortality make people more likely to adopt habits of social judgment and ritual practices associated with their religion/culture (Greenberg, Arndt, Simon, Pyszczynski, & Solomon, 2000, Solomon, Greenberg, & Pyszczynski, Chapter 2, this volume). In sum, the notion that religious understandings play a role in adaptive sense making and coping is supported by a variety of evidence from past social science research, although those insights are not well integrated with the way that social psychologists have primarily understood sense making and coping.

Social psychology and existential psychology grew out of the same mid-20th-century Western milieu in which religion, that traditional wellspring of existential meaning, seemed increasingly obsolete to social thinkers. Perhaps for this reason, psychologists have focused on perceiving personal control as the central way people seek order (rather than absurdity) and hope (rather than despair). Many influential models hold the perception of personal control to be the linchpin of psychological adjustment, a necessary and sufficient condition for adaptive coping. We review this research and raise questions about what may be left out of the picture. As we shall see, research in other cultures, primarily East Asian settings, finds that personal control plays a lesser role in people's construal of the environment and coping with uncertainty.

This chapter takes the argument one step further by suggesting that past psychological models miss important pieces of the processes at work in American settings as well. In other words, the same cultural tendencies that magnify the role of personal control in people's lives may have affected the science of psychology, limiting researchers' attention to personal agency rather than supernatural agency. We draw on Dennett's notions of basic interpretive stances to distinguish two types of supernatural agency— influence by a person-like deity and influence by preordained destiny. We then describe American and Hindu cultural models of the interplay between personal and supernatural control. A key difference lies in which type of supernatural agency is most salient, and many differences in judgment and practice follow from this. In sum, we contend that the valorization of personal control in social psychology presents an incomplete and distorted picture of people's interpretive theories and habits.
For many mid-20th-century social thinkers, such as the Existentialists, the entire metaphysical foundation of the Western Judeo-Christian tradition seemed to have fallen away. Bidding adieu to Gods, devils, and other supernatural agents, and any cosmic designs beyond the human realm, they suggested that the only faith left is in human freedom and human intentions. The existentialists' view was not a naive faith in untrammeled free will; they were well aware of the exigencies of poverty, class, health, and war that cut short human ambitions. However, they maintained that individuals make choices at the margin that color their experience, such as choices about how to see themselves. In this way, perceiving oneself as having control is a step toward actually being free. Yet, the consequences of perceiving personal control are not entirely salutary; recognition of one's freedom brings a weighty responsibility. Recognizing the self, rather than God or Fate, as the author of one's life can lead to anxiety about making the right choices.

Another product of mid-20th-century Western Zeitgeist, social psychology has similarly emphasized the importance of perceiving personal control. Perceiving control has been held to be the key to motivation and engagement with the environment (Rotter, 1966), to avoiding a response of helplessness and depression (Seligman, 1975; Peterson & Seligman, 1983; 1984), and psychological adjustment (Taylor & Brown, 1999; Taylor 2000). In this way, personal control beliefs manifest in a variety of constructs such as self-efficacy, illusory optimism, and self-esteem.

It is worth distinguishing two levels at which researchers have approached the problem of measuring people’s self-perceptions. One tradition initiated by Rotter (1966) focuses on the level of explicit verbal understandings. It has measured people’s agreement or disagreement with general statements about control. Another tradition associated with Langer (1975) focuses on the level of implicit expectancies that guide action. It has measured people’s tendency to take actions or make judgments that reflect an implicit belief that a particular outcome can be influenced by personal will. In recent years, social psychologists have become increasingly aware that explicitly espoused generalities often differ from implicit, contextual beliefs that drive individuals’ behavior (see Wilson, 2002). In both traditions, as we shall see, recent research increasingly suggests that cultures differ in tendencies to perceive personal control.

Explicit General Beliefs

Studies of explicit beliefs about control begin with the work of Rotter (1966). He argued that the most fundamental dimension separating well-functioning and poorly functioning individuals lies in basic beliefs about the locus of control over the life outcomes. He developed a survey instrument to measure the extent to which respondents endorse general state-
ments concerning the possibility of personal control, such as “What happens to me is my own doing” and “In the long run people get the respect that they deserve in this world” (markers of an internal orientation) as opposed to “Most people don’t realize the extent to which their lives are controlled by accidental happenings” and “There will always be wars no matter how hard people try to prevent them” (markers of an external orientation). Rotter (1966) found that internal orientations were associated with higher levels of educational achievement and political engagement. However, the validity of the evidence was critiqued on a number of grounds—for example, that the measure tapped variation in respondents’ objective opportunities, not just their subjective perceptions of control (Gurin, Gurin, & Morrison, 1978).

Although Rotter (1966) maintained that beliefs in many external factors—accidents, political forces, supernatural forces—all fell on the opposite pole from internal personal control, subsequent research suggested that people’s control beliefs had to be understood within a more complex framework. Levenson (1981) introduced a revised instrument that separated external control into two factors tapping political forces and chance respectively; however, this chance construct still encompassed a broad range of qualitatively different statements, some referring more to the chance of accidents and some referring to supernatural forces such as fate or luck. Another tack was developing scales for specific domains, such as academic performance (Lefcourt, 1982). Despite these moves, researchers in the locus of control tradition retained the premise an individual must “perceive himself as the determiner of his fate if he is to live comfortably with himself” (Lefcourt, 1982, p. 3).

Numerous cross-cultural studies have been conducted with Rotter’s locus of control instrument in Europe, East Asia, and Latin America. Factor analyses have not generally supported a unidimensional scale, and myriad country differences have been reported. A general finding, however, is that Asians tend to score lower than North Americans on internality or personal control items (for a review, see Dyal, 1984). Seeking to understand the country differences, Smith, Trompenaars, and Dugan (1995) regressed country-level means from a worldwide sample on a number of variables for each country tapping its economic, social, and religions features. Interestingly, personal control belief was more strongly predicted by an indicator of exposure to Christian theology (percentage of population Christian) than by indicators of economic and social conditions (income level, system of government, literacy rate, etc.). It may be that exposure to theological teachings and texts shapes people’s agreements with explicit statements about control (like Rotter’s items), because religion is one of the few discourses that deals in such abstract general propositions. Let us turn now to a different kind of knowledge encoding belief about one’s control that has been widely studied, that is the context-specific expectancies that guide action.

Implicit Contextual Expectancies

A different tradition of research has focused on people’s expectancies of efficacy or control in particular contexts (Bandura, 1977). This knowledge is less an abstract, reflective belief about one’s general level of control and more a feeling of confidence in being able to affect a particular outcome in a given context. Consider the case of illusions of control, in which a person behaves as though one’s actions can affect outcomes, due to motivations to control them. Ethnographic studies of people dealing with continual risk—whether tribal fisherman, aviation test pilots, or gamblers—typically find superstitious behaviors. Psychological experiments investigated how such illusions of personal control depend on features of a behavioral context. Rothbart and Snyder (1970) found that participants in a gambling experiment bet more money on the outcome of a dice roll when the dice had not yet been tossed (the
“open fate” condition) than when the dice had already been rolled but not yet revealed (the “sealed fate” condition). Interestingly, a more explicit measure—their judged probabilities of particular dice outcomes—did not reveal the control illusion. In a series of studies, Langer (1975) found that participants’ illusions of personal control can be increased by introducing various features that suggest the relevance of skill, such as rolling the dice rather than merely observing them rolled, or playing alongside an inept fellow participant (actually a confederate).

Whereas gambling studies highlighted that illusory control expectancies may lead to regrettable behavior in the context of casinos, research in other contexts pointed to positive consequences. Langer and Rodin (1976) found that an intervention elevating the control expectations of residents in a nursing home increased their longevity. Studies of breast cancer patients by Taylor, Lichtman, and Wood (1984) found that positive adjustment comes from perceiving personal control over one’s cancer as well as perceiving that others (e.g., physicians) have control. In other studies, Taylor and Brown (1999) found that American students are prone to unrealistic optimism about their personal chances of attaining positive outcomes and avoiding negative ones and that this tendency is correlated with self-esteem.

From a broader lens, self-efficacy, illusory optimism, and self-esteem are all manifestations of a belief in personal control, and they are useful in buffering individuals from lapsing into helplessness and depression (Seligman, 1975; Peterson & Seligman, 1983, 1984).

In the last decade a great deal of research has examined whether personal control and these related control expectancies—such as self-efficacy and self-esteem—differ across cultures, most of it focusing on the contrast between American and East Asian settings. Numerous studies by Heine and colleagues (Heine & Lehman, 1995; Heine, Lehman, Markus, & Kitayama, 1999) have found that Japanese, compared to Americans, have lower levels of unrealistic optimism about their personal outcomes and lower levels of self-esteem. Yet evidence from a number of research programs suggests that East Asians, compared to Americans, have higher levels of perceived efficacy and illusory optimism in groups as well as more positive feelings about their relationships to groups (Earley, 1993; Morris, Menon, & Ames, 2001; Yamaguchi, 2001).

Recent research has sought to go beyond country-level explanations in order to understand East Asian’s lesser expectancies of personal agency and greater expectancies of group agency expectancies. Is it childhood socialization into the sociocentric, Confucian belief systems or is it the daily experience of participation in social institutions that prioritize the group (such as norms, the roles, and scripts) that guide interactions in schools and workplaces? Striking evidence has recently emerged from studies by Heine (1999) of respondents who have recently moved to another cultural setting. Heine observed higher self-esteem scores among Japanese exchange students in Canada than the same Japanese students in Japan, whereas Canadians after half a year in Japan had lower self-esteem scores than before leaving home. Insight about the mechanism for these effects comes from studies by Kitayama and colleagues (Kitayama, Markus, Matsumoto, & Norasakkukit, 1997; Morling, Kitayama, & Miyamoto, 2002) of the social situations that constitute American and Japanese social environments. In the first stage, Americans and Japanese were asked to describe successes and failures; in the second stage, new groups of Americans and Japanese were presented with a sample of situations that originated from both cultures and imagined how the situation would make them feel. Among the findings were that American-origin situations evoked greater feelings of self-esteem for both American and Japanese participants, suggesting that there are more intensely self-esteem bolstering situations in the American cultural ecology. Overall, these results suggest that participation in everyday practices and institutions is the key determinant of
implicit expectancies of control. Given that implicit expectancies guide behavior, it fits that they would be tuned by behavioral experiences.

**Conclusion from Research on Culture and Personal Control**

There is abundant evidence that the role of perceived personal control in psychological adaptation differs across cultures. Moreover, the evidence suggests a tentative conclusion about respective aspects of culture that proximally shape explicit control beliefs versus implicit control expectancies, which is illustrated in Figure 14.1.

This tentative conclusion yields predictions about the association of the two kinds of measures that have been used to study perceived control. Measures of perceived control in espoused general beliefs and in implicit expectancies about particular contexts should hang together in comparisons at the country level of analysis. Homeostatic cultural processes ensure that in general, the theologies and belief systems in a country match its social institutions and practices. However, the measures need not hang together in individual-level analyses. The individuals who are most steeped in theologies and other formalized belief systems are not necessarily those most engaged in the social institutions and situations that shape control expectancies. For sake of illustration, let us consider the teenagers in an Amish community in rural Ohio and an artists' colony in coastal California. Our bet is that the Amish, inculcated into theological axioms stressing individual responsibility, would score higher than the hippies in a measure of explicit beliefs in personal control like that of Rotter (1966). Yet we wager that the hippies would hold their own in a contest of illusory overcon-
Existential Meanings and Cultural Models

We have argued that the obsession with perceived personal control in social psychology reflects the place and moment of the field’s origin—the place being Western Europe and the United States and moment being the mid-20th-century modernism. Cultural and historical ideologies bias what social scientists notice and what they overlook (Sampson, 1988). In seeking to compare the psychology of control in the American setting to that in Indian Hindu settings, we first reflected on what is missing.

A first need was greater clarity in conceptualizing external orientations. Although control research has come to distinguish external human forces (e.g., groups and powerful others) from external nonhuman factors, this latter category still encompassed too much. Factors such as fate, God, destiny, and chance seem psychologically very different; some are control perceptions in that they refer to factors having agency, yet some (e.g., chance) are not really references to control. We turned to theories about cognition to build a model of two basic conceptions of supernatural agency.

A second need was considering that people might have theories encompassing both personal control and external supernatural forces. For example, the Christian ethos that had been discussed as personal control may really consist of a belief that individuals directly influence their outcomes through a direct interaction with a higher power. This is overt in the petitionary prayer that occurs within the direct relationship to God that individuals have in the Judeo-Christian tradition. Yet it may be present at other moments. For example, a gambler’s “illusions of control” might not reflect a belief that the dice can be directly controlled by one’s wishes; it might reflect a sense that they can be altered by the combination of one’s personal wish and the magical powers of some supernatural wish granter. Similarly, it seemed important to make progress in understanding the ways personal control and supernatural control beliefs combine in Hindu Indian culture. Several social scientists had advanced neo-Weberian arguments that Indian economic underdevelopment reflects an ethos of fatalistic passivity that arises from Hindu understandings of destiny (e.g., Kapp, 1963; Myrdal, 1968). Based on secondhand interpretations of Hindu beliefs, rather than direct research, these books were roundly critiqued by anthropologists. However, perhaps because of the lingering controversy, no one had followed up by actually studying Hindu folk theories about control and their links to economic judgments and decisions.

PERCEIVING SUPERNATURAL CONTROL

Our theorizing about cultural variation in notions of supernatural influence began with the assumption that there are limited ways that cultural groups forge understandings of a domain (Wellman & Gelman, 1992). Commonalities across different cultures or religions do not have to be explained in terms of one tradition influencing the other, although of course this happens frequently; commonalities can be explained in terms of the variation and selection stages of cultural evolution. Variation does not occur through random mutation as in biological evolution but through an individual innovating and getting the innovation established as routine. These cognitive and communicative stages are fostered when preestablished (perhaps hardwired) understandings of a core domain serve as a template or analogy (Sperber, 1994; Boyen, 2001). Further constraint comes from the selection stage; some ways of thinking about a domain may be weeded out. As a result, for many domains, the differences among cultures consist largely of several basic possibilities that became established.
In a useful distinction, Dennett (1987) proposed that understandings of many domains either involve an intentional stance or a design stance. Using the intentional stance is to treat something like a person—to read its intentions and interact with it as though it has perceptions, emotions, and goals. Using the design stance is to treat something as if it is a device, apparatus, or system that was has been put together to serve a particular function. In approaching a novel domain, one could take either of these stances. For example, when trying to understand our personal computer we might impute intentions and desires to predict its behavior (“It wants me to click OK before it will let me close the file”), and sometimes we analyze how the system was designed (“It’s designed so that the default is always to save something”).

The distinction between these two basic interpretive stances was our point of departure in theorizing about the elements that constitute theories of control in religious traditions. The design stance leads to seeing outcomes as caused by preordained destinies and other complicated systems of forces—destiny control. The intentional stance leads to seeing outcomes as caused by a person-like entity—deity control. We suggest that there are traditions of both stances in all religious-cultural traditions, but traditions inevitably emphasize one over the other.

In the Judeo-Christian tradition that saturates American culture, the locus of supernatural agency is the person-like deity. God is seen as watchful and easily provoked or moved to mercy. Although there are some prophecies that have been determined, God is assumed to be fairly free to alter the course of events at his discretion. In the Hindu tradition, there are many deities or at least many avatars of a deity. The deities themselves are constrained by a higher power, which is the law of karma that they are obliged to enact (see Young, Morris, Krishnan, & Regmi, 2003).

Importantly, however, neither stance toward supernatural agency is inconsistent with perceiving one’s own personal control; neither should be opposite to internal personal control. One can navigate a system or a bureaucracy based on an understanding of the functions for which it was designed. Or one can negotiate with intentional beings based on an understanding of their perceptions, goals, emotions, and actions.

**STUDIES OF EXPLICIT BELIEFS**

The first studies in our research tested our hypotheses about American and Hindu conceptions by measuring explicit beliefs about control. The strongest beliefs were in personal control for both groups, belying any notion that Hindu beliefs lack personal control. Americans, however, were higher than Hindus in their belief in personal control.

The two proposed forms of belief in supernatural agency revealed themselves as psychologically separate and yet not opposite to personal control. Americans endorsed deity control more than destiny control. Hindu participants equally endorsed the notions of deity control and destiny control.

The higher American levels of personal control enabled us to examine a slight tangent to the argument. A key idea in existentialist philosophy and psychology is that freedom carries responsibility that is weighty enough that people seek to escape from freedom (Fromm, 1942). A heightened sense of personal control, then, may be associated with decision anxiety, because choices are thought to have momentous consequences in the future. If an individual endorses the notion of destiny control and events are seen as predetermined, however, he or she may see choices as inconsequential in steering toward destined outcomes. Our
findings (Young et al., 2003) also suggest that personal control can be associated with more 
angst over life choices; American participants in our studies report having more anxiety 
about lifestyle choices than do Hindu participants. In a related finding, American partici-
pants in our studies also reported more anxieties about past choices and regrets about 
foregone alternative paths in academics and life.

STUDIES OF IMPLICIT EXPECTANCIES

Ways of Coping with Risk

As we have argued, individuals may find opportunities to exercise personal control within 
the rubric of their external control beliefs. Many kinds of practices for coping with risks ex-
ist in both the American and Hindu contexts, such as the following:

1. Petitioning for divine intervention in one’s future outcomes,
2. Consulting seers who divine one’s fate and suggest mitigating steps,
3. Buying insurance to hedge against devastating losses, and
4. Engaging in ritual superstition to align the self with desired ends.

Based on our notion that theories guiding control attempts combine a sense of personal 
agency with notions of supernatural forces that are conceived from intentional or design 
stances, we studied the kinds of practices that are regarded as normal or appropriate in the 
two contexts. We predicted that individuals’ normative beliefs would mediate cultural dif-
fferences in their willingness to use the practices and to associate with others who use the 
practices.

The intentional stance engenders a view that coping with risks should be like negotiat-
ing with an intentional being—making promises in order to influence the other’s emotions, 
perceptions, and actions. The prototypical risk coping strategy within the intentional stance 
framework is petitioning divine intervention through prayer; it often involves making prom-
ises to a deity about changing one’s own behaviors for more immediate favorable outcomes.
Petitionary prayer makes reference to two intentional beings—the deity who is addressed 
and the future self that is promised.

Another practice that involves an intentional stance is insurance. There are economic 
reasons for buying insurance, but economic analyses do not account for anomalies in peo-
ple’s willingness to pay for insurance (McClelland, Schilze, & Coursey, 1993). Economics 
rationally dictates that insurance should be purchased as a function of the value and proba-
bility of its payoff, yet recent studies find that Americans overpay for insurance in cases in 
which the object (or person) being insured is of high sentimental value. The extant explana-
tion is that purchasers are not just interested in the financial payoff; they want to spare their 
future self the pain of regret by taking whatever control they can. Some evidence for this 
process of empathizing with the future self is that overpurchasing is more likely when the 
object is of high sentimental value, holding constant its financial value and the possibility of 
replacing it (Hsee & Kunreuther, 2000; Slovic, Finucane, Peters, & MacGregor, 2002). 
Hence, insurance purchasing in some cases is another means of feeling in control of the un-
controllable, and it is a strategy that results from an intentional stance toward one’s future 
self combined with a penchant for seeking person control.

The design stance engenders a view that coping with risks should be like manipulating a 
device or maneuvering a bureaucracy based on an understanding of the function for which it
was designed. When the mechanistic workings of the device or apparatus are too opaque to understand, individuals may cope by looking to experts to make predictions about the complex, inner workings and potential outcomes of the system. By consulting experts in order to tap their privileged insight, one may adjust future actions to mitigate losses. Similarly, ritual superstitions in daily life assume that a mechanism that is more proximal to the individual can be manipulated. Regarding both divination and ritual superstitions, the individual is adjusting his or her behaviors to minimize conflicts with the design of destiny or more local systems.

To test general differences in preference for these strategies, we presented participants with a list of concrete examples of prayer, divination, insurance, and superstitious strategies. The items varied in life domains such as sports, business, academics; some were oriented around increasing future gains, and others were about avoiding future losses. A list of the items under each category is shown in Table 14.1.

Respondents answered three questions about each item. To assess whether the practice was normative, participants rated their impressions of others who engaged in each practice—on a scale ranging from weird/odd versus reasonable/sensible. In addition, participants rated their personal willingness to use the practice and their inclination to avoid a person or group who used the practice.

We predicted and found a cultural pattern in which Americans are more likely to use petitionary prayer and insurance whereas Hindus more likely to use divination and ritual. Subsequent mediation analyses confirm that perceived social norms mediated the relationship between culture and these two practices for handling anxieties about the future.

A Crucial Test: Insurance and Sentimental Value

<table>
<thead>
<tr>
<th>TABLE 14.1. Ways of Coping with Risk: Four Strategies with Examples</th>
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<tbody>
<tr>
<td>Petition</td>
</tr>
<tr>
<td>• If your business is going bankrupt, pray.</td>
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<tr>
<td>• If you are a student, pray to make good things to happen in the future.</td>
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<tr>
<td>• If you are an athlete, pray that no team members get hurt.</td>
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<td>• If you are a worker in a factory, pray that no accidents will occur.</td>
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<td>• If your child is seriously ill, pray that the disease recedes.</td>
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<tr>
<td>Divination</td>
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<tr>
<td>• If you are getting married, choose a date based on horoscopes.</td>
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<tr>
<td>• If you are developing a new hotel, consult an expert about how to position the rooms.</td>
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<tr>
<td>• If you are a shopkeeper, consult a palm reader before making an important decision.</td>
</tr>
<tr>
<td>• If you are a businessman, see a psychic to foresee future disasters.</td>
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<tr>
<td>Insurance</td>
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<tr>
<td>• If you manage a museum, insure its artifacts against theft.</td>
</tr>
<tr>
<td>• If you own a building, buy fire insurance.</td>
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<tr>
<td>• If you own a car, buy insurance to cover the cost of damage to others in accidents.</td>
</tr>
<tr>
<td>• If you are a leader of a temple, insure the artwork against damages by natural disaster.</td>
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<tr>
<td>Alignment magic</td>
</tr>
<tr>
<td>• If you are a gambler and want to leave behind bad luck, change the way you pronounce your name.</td>
</tr>
<tr>
<td>• If your family wants to bring good fortune to a new home, hold a ritual.</td>
</tr>
<tr>
<td>• If you are a movie producer and you have signed several bad deals, change the style of your signature.</td>
</tr>
<tr>
<td>• If your family wants to avoid negative energy in the home, carefully plan the arrangement of the furniture.</td>
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</table>
We have argued that a focus on the intentional stance is associated with increased attention to the potential consequences for future selves and could affect insurance purchases; people who have greater cultural emphasis on seeing intentional agency may be more prone to buying insurance to stave off regret after misfortune falls. To gather more evidence for this argument, we investigated decisions to insuring objects in one's personal life that have sentimental value but cannot be replaced. Hsee and Kunreuther (2000) have found that people pay more when the insurance policy is for an object that has personal sentimental value. We predicted that this effect should be stronger for Americans than for Hindus (Young et al., 2003).

Participants in both cultural settings read vignettes like those in Hsee and Kunreuther (2000), where they imagined that they were facing a decision to buy insurance for an object; the monetary value of the object did not vary across conditions but the sentimental value of it did. Confirming our hypotheses and replicating Hsee and Kunreuther's (2000) original findings, Americans were more sensitive to the changes in severity of consequences for their future self; they were willing to pay for insurance when the object was of high rather than low sentimental value. Hindu respondents were not likely to pay for more insurance when the object was described as having high sentimental value than when it was low in sentimental value. Hindus behaved in the "economically rational" manner whereas Americans did not.

WAYS OF EXPLAINING MISFORTUNES

Witnessing our own or others' misfortunes is ripe occasion for being reminded of the possibility that we are all subject to randomness. However, individuals may avoid these opportunities to be reminded "chance happens" by seeing a contingency between action and outcome—and hence seeing deservedness in life outcomes. In this way, individuals make meaning out of misfortunes that are otherwise causally difficult to explain.

An examination of the word karma could provide insight into this process of making meaning in moral judgments. Karma became established in English in the mid-19th century as a substitute for prior notions such as just deserts, and in both American and Hindu cultures, it is used to indicate supernatural moral compensation—a relationship between previous actions as causes and subsequent outcomes as effects. Yet karmic explanations may be applied differently owing to different cultural understandings of supernatural influence—that is, who or what delivers the appropriate rewards or punishments? We submit that intentional and design stances underlie the application of the term karma in Hindu and American cultural settings.

Karma for Hindus works primarily through the reincarnation of souls across lifetimes (although some ethnographers document that in particular parts of India, karma is used to explain causes and effects within the same lifetime [see Babb, 1983; Daniel, 1983; Keyes & Daniel, 1983]). Individuals are thought to accumulate good and bad karma through their works in one lifetime, and the totality of one's karmic energies determines status and outcomes in the next lifetime. Therefore, Hindus can apply karmic explanations by inferring unobserved transgressions from a previous life. For Americans, karma is understood implicitly within Judeo-Christian assumptions of a watchful, reactive deity who rewards and punishes within a single lifetime. Granted, the notions that karmic compensation can be delivered in a single lifetime or across lifetimes are available—if not equally accessible—in both Hindu and American cultures. In general, however, we hypothesized that moral compensation for deeds is thought to be delivered more expeditiously in the American setting than it is in the Hindu setting.

In our studies (Young et al., 2003), participants read vignettes of someone who had severe misfortune. Half the participants also read that the focal actor had behaved hurtfully
toward others before their own misfortune took place. We hypothesized and found that Americans apply karmic explanation for misfortune only when they know of misdeeds within the target person’s lifetime, whereas Hindus apply karmic explanations without having evidence of misdeeds. A severely negative event may elicit karmic inferences in Hindu culture, especially because of the potential of an unseen event in the actor’s previous lifetime. It is worthy to note that our measure does not require belief in reincarnation—only a sense that misfortune struck because the person was doomed without evidence of prior misdeeds. Although American participants could have inferred past misdeeds (even within the focal actor’s lifetime), no such inferences were made among American participants who read about the misfortune without the precursor event.²

Although our findings indicate that karma is applied differently as an explanation for misfortune across cultures, it is an open question about how blameworthy the actor is seen to be when karmic explanations are used. Certainly, using the term karma links the actor to the event, but it is conceivable that Hindus use karma to indicate “destiny,” whereas the American usage connotes “just deserts.” It may be that Americans used the term karma to morally blame the actor, and they see the misfortune as an appropriate punishment, whereas Hindus have other connotations of the term; it could be used to pardon the individual, if he or she is seen as a victim of fixed circumstance.

THE BIAS OF PREDICTING MISFORTUNE FOR THOSE WHO “TEMPT FATE”

The belief that reactive, supernatural agents intervene to reward humans for their good or bad deeds (Gilbert, Brown, Pinel, & Wilson, 2000) seems clearly related to the tendency to ascribe prior misdeeds to victims in order to see their suffering as deserved (Häfer, 2000; Lerner & Miller, 1978). As the belief is related to judgments about existing misfortunes, so it might be related to the tendency to forecast imminent misfortune for those who transgress standards of humility or morality. Folk beliefs about witchcraft in many cultures have this form; transgressors are judged to be doomed, likely targets for disease, accidents, and other unpredictable harms; also these transgressors are avoided by all who wish to avoid sharing in their fate (Evans-Pritchard, 1937). Thus, we propose that striving to see a moral order manifests in forecasts of future events as well as in explanations of past events. We investigated one particular form of the notion that future outcomes are contingent upon current actions: “tempting fate” superstitions or fears that one’s missteps will attract the attention of, offend, and solicit punishments from a reactive, supernatural agent.

To check our reasoning, we conducted a study comparing Americans and Nepalese in their judgments of a miscreant’s immediate fate (Young et al., 2003). This contrast pits the cultural meaning system prediction (Americans > Nepalese) against the prediction that superstitious thinking tends to be higher among peoples in less modern or less predictable environments (Zusne & Jones, 1989). Searching news articles to find the domains in which this bias appears, we uncovered headlines such as the following: “Local drivers tempt fate during vintage car race,” “Drivers tempt fate at flooded crossing,” “Fat, Lazy, and Tempting Fate,” “Scientists at a . . . fertility clinic tempt fate,” “Many young people tempt fate by not having a will.”

The bias seems to focus on those who take unnecessary risks (hubris, disdain for safety, impervious). Although some domains differ incommensurably as a function of the lifestyles
and economic conditions of American and Nepalese, a domain that is similar for both cultures is risk taking with minor health problems. We created a vignette, with details appropriate to both samples, about a traveler who “tempts fate” by neglecting to bring a large bottle of symptom-alleviating medicine on a trip. The person in the vignette knew that he would be traveling through a remote region in which travelers sometimes fall unpredictably ill.

In the control version of the story, the traveler packs the bulky container of medicine to be prepared. We measured whether participants forecasted that immediate misfortune would ensue for the character (predicted number of days that the illness would strike on the trip) and also measured avoidance (their unwillingness/willingness to work on a team with this character). Results showed that American participants were more likely to avoid working with the traveler when he neglected to pack the medicine than when he packed it (took the precaution). The avoidance reaction was not significant among Nepalese.

Participants in both cultures predicted approximately 30% more days sick for the traveler who did not pack the medicine. Of course, forecasts of misfortune might follow from a rational prediction based on a trait ascription—in this case, a reckless person may be more likely to enter dangerous regions. To distinguish the processes through which participants made their forecasts, we measured their ratings of the character as doomed and as reckless. Americans saw the target person as more doomed, but Nepali’s forecasts were based on inferences of character recklessness. We submit that this pattern of predicting misfortune and the tempting fate phenomenon arises from the intentional stance in supernatural control, such that individuals are wary that their actions are deemed reprehensible from a reactive agent; after acting in a way that could offend the supernatural agent, these individuals predict more imminent misfortunes as punishments.

**TOPICS FOR FUTURE RESEARCH**

We have argued that asserting one’s personal control is not the only way in which individuals everywhere strive to make meaning in life; supernatural control concepts that vary in emphasis by culture are also fundamental tools for coping with an uncertain future and making meaning of past outcomes. We have explored control beliefs in Hindu and Judeo-Christian cultural contexts and their associated beliefs and practices related to coping with risk, making moral judgments, and purchasing insurance. In contrast to previous arguments in the locus of control research tradition, we have argued that even traditional external control beliefs are accompanied by attempts to maintain some control. We asserted that employing an intentional stance toward supernatural control promotes practices such as praying and buying insurance, whereas a design stance is associated with attempts to divine the future or engage in ritual superstitions. Further, we have outlined that an understanding of types of external control beliefs is needed to understand moral judgments when making sense of our own and others’ life outcomes, or predicting future misfortunes from “tempting fate.”

Although research on personal control conceptions rarely mentions the ways in which “external” agency beliefs can be beneficial, future research may delve further into the positive psychological effects of seeing life outcomes as a negotiation between the self and a supernatural, intentional being. For example, an investigation by Archer (1997) provides a dramatic example of an attempt to make meaning from a traumatic life event and to grapple with an uncertain future by invoking the concept of a reactive, intentional entity. His article titled “Tornadoes, boys, and superheroes: Externalizing conversations in the wake of a natu-
ral disaster,” outlines a coping strategy that allowed a 7-year-old boy to recover from the trauma of surviving a tornado. The therapist encouraged the boy to join forces with a “superhero team” in his fight to reclaim control and to cope with feelings of vulnerability. Conceptualizing future outcomes as in the “hands” of superheroes was the most effective coping strategy for the young American boy.

Traditional control research has also been relatively silent about the potential benefits of perceiving predetermined outcomes in life—a single path rather than many. There is research, however, about instances in which individuals relinquish control. For example, individuals gladly avoid having control when tragedy is seen to be inevitable (Burger, 1989). Similarly, after tragedy has struck, it can be comforting to consider a negative outcome as predetermined—that we could not have done anything to prevent it. Belief in predetermination may not alleviate negative feelings from observing a tragedy, but it may absolve one from feeling morally responsible for the event.

Future studies may also examine the relationship between personal control beliefs and anxiety about the consequences of current decisions. As mentioned previously, individuals who are high in personal control may be prone to seeing their decisions as crucial turning points, and thus their decisions may weigh more heavily as they attempt to make the “right” decision while avoiding the “wrong” ones. This focus on the potential consequences of one’s decisions can lead to greatly different choices—a phenomenon that researchers have dubbed anticipatory regret (Miller & Taylor, 1995). To the extent that personal control orientation highlights potential misjudgments, it may be associated with differential decision making.

Thinking that something is predetermined by a system can also lead to adaptive behaviors; when pursuing a life goal, for example, it may be motivating to think that our direction is prescripted—that we are following our “calling” in life. In this way, negative feedback and setbacks may be interpreted as mere bobbles in living out what is ultimately meant to be, and the individual may persevere far beyond the point where he or she would otherwise have given up the cause.

NOTES

1. This is not to say that the elements of cultures that we find today should be understood as functional with regard to their environments. Once a culture becomes institutionalized, tremendous inertial forces work toward its perpetuation (Cohen, 2001). Just as every skier down a slalom course deepens the ruts, every time an individual acts publicly in a way that is guided by cultural structures this perpetuates the structures as future constraints on their own behavior and others’ actions.

2. Although the word karma was borrowed from Sanskrit to English, our findings indicate that it is applied to specific situations and has a circumscribed meaning among Americans. Further, Americans and Hindus did not differ in their mean propensity to apply the term when the focal actor had previous misdeeds.

REFERENCES


