



CHRISTIAN
LIVING

Finding Happiness

David Myers

Does well-being come with being well-off? More than ever, Americans of the 1980s thought so.

We may not have said it in so many words. But asked in a Roper survey how satisfied we were with thirteen different aspects of life, including our friends, our house, and our schooling, we expressed least satisfaction with "the amount of money you have to live on." When University of Michigan interviewers asked what hampers our search for the good life, our most frequent answer was, "We're short of money." Asked what would improve our quality of life, our first answer often was, "More money." Except for those with the highest incomes, most of us thought, and still think, that improved fiscal fitness—10 to 20 percent more money—would bring more happiness. According to a 1990 Gallup poll, one in two women, two in three men, and four in five people earning more than \$75,000 a year would like to be rich.

These sentiments reflect a cultural shift toward greater materialism. What in a job is most important? From the early 1970s to the early 1980s, a "high income" rose to second in a series of rated criteria. It was surpassed only by "interesting and meaningful work."

This new "greening of America"

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was especially dramatic among collegians. In the American Council on Education's annual survey of over 200,000 entering college students, the proportion agreeing that an important reason for their going to college was "to make more money" rose from one in two in 1971 to nearly three in four by 1990. And the number who considered it very important or essential that they become "very well-off financially" rose from 39 percent in 1970 to 74 percent in 1990. These proportions flip-flopped with those who began college hoping to "develop a meaningful philosophy of life," whose numbers dropped from 76 to 43 percent. Similar percentages, but what a change in values!

The hunger for wealth and its accompaniments was evident not only in opinion surveys of the 1980s, but also in cultural symbols. "Dallas" and "Dynasty" were in. "The Waltons" and "Little House on the Prairie" were out. The Reagans, reaping \$2 million for a visit to Japan and Nancy dressed in more than a million dollars' worth of designer dresses and jewelry, were in. Jimmy Carter nailing up wallboard for Habitat for Humanity was out. Corporate takeovers, megamergers, and junk bonds were in. Savings accounts, certificates of deposit, and triple A bonds were out. Consumption was in. Contributions were out. On college campuses, business majors were, and still are, in. Education majors are out.

Are these cultural indicators on to something? Does money indeed buy happiness? Would having just 20 percent more money relieve our bill-paying woes, lead to a better taste of the good life, buy a bit more well-being?

Are People Living in Rich Countries Happier?

There are striking and consistent national differences in well-being. These country-to-country differences are most persuasively apparent from interviews conducted during the 1980s in what may well be the most extensive and important cross-national survey ever conducted—with representative samples of 170,000 people in sixteen nations. In his 1990 book, *Culture Shift in Advanced Industrial Society*, political scientist Ronald Inglehart amasses the results. Year after year, the Danes, Swiss, Irish, and Dutch feel happier and more satisfied with life than do the French, Greeks, Italians, and West Germans.

The nations' well-being differences correlate modestly with national affluence: people in the Scandinavian countries generally are both prosperous and happy. But the link between national affluence and well-being isn't consistent. West Germans, for instance, averaged more than double the incomes of the Irish, but the Irish were happier. And Belgians tend to be happier than their wealthier French neighbors.

Moreover, the surveyed nations differ in ways other than affluence, making it hard to disentangle cause and effect. There is a striking link between a history of stable democracy and national well-being. The thirteen nations that have maintained democratic institutions continuously since 1920 all enjoy higher life satisfaction levels than do the eleven nations whose democracies developed after World War II or have not yet fully emerged. So it may not be the wealth of the Scandinavians and Swiss that

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CHALLENGING JOB
GO AHEAD
ONE SPACE ➡**

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**BUILD
SUPPORTIVE
FRIENDSHIPS
TAKE THREE
SMILES**



**IGNORE LEISURE
LOSE NEXT
TURN**

matters so much as the trust engendered by their history of freedom.

Within Any Country Are the Richest the Happiest?

So, although national affluence and well-being correlate, the correlation is modest and entangled with a stronger link between democratic history and well-being. Let's, therefore, approach the money/happiness question from a second angle. Within any country, are the rich happier?

Here we again find a modest link between well-being and being well-off. Lest we romanticize poverty, hoping to convince ourselves that others' destitution is nothing for us to worry about, consider: those who live amid affluence, yet themselves struggle to make ends meet on low incomes, typically live with less joy and more stress than do those who live with the comfort and security of incomes over \$45,000. They less often report feeling "very happy" and more often suffer stress-related illness and emotional disorder. The poor more likely work menial jobs, experience impoverished leisure time, feel things to be out of control, and live with hopelessness.

No one denies that we genuinely need money enough to evade privation. We humans need food, rest, warmth, and social contact. But having more than enough provides little additional boost to well-being. To acknowledge that we "cannot live by bread alone" suggests that we do need bread, but that, when we have it, other needs—to belong, to feel esteemed, and so forth—come to the fore. Once we're comfortable, more money therefore provides diminishing returns. The second helping

never tastes as good as the first. The second \$50,000 of income means much less than the first. Thus the correlation between income and happiness is modest and, in both the United States and Canada, has now dropped to near zero.

For each of us there is a point of diminishing returns. With our needs comfortably met, more money can now buy things we don't need and hardly care about, or if unspent becomes blips on a bank computer or numbers on a stock report. Beyond this point of diminishing returns, why hoard more and more wealth and wares? What's the point?

In the University of Michigan's national surveys, what matters more than absolute wealth is perceived wealth. Money is two steps removed from happiness: actual income doesn't much influence happiness; how satisfied we are with our income does. If we're content with our income, regardless of how much it is, we're likely to say we're happy. Strangely, however, there is only a slight tendency for people who make lots of money to be more satisfied with what they make. Satisfaction isn't so much getting what you want as wanting what you have.

Moreover, our incomes don't noticeably influence our satisfaction with marriage, family, friendship, or ourselves—all of which predict our sense of well-being. If not wracked by hunger or hurt, people at all income levels can enjoy one another and experience comparable joy. Third World theologian Gustavo Gutierrez observes that "the believing poor have never lost their capacity for having a good time and celebrating,

despite the harsh conditions in which they live."

Does Our Happiness Rise with Our Affluence?

Over time, does our happiness grow with our paychecks? In the United States as a whole, the answer is clearly no. Since the 1950s, our buying power has doubled. In 1957, the year John Galbraith was going to press with his famous book describing us as *The Affluent Society*, our per person income, expressed in today's dollars, was \$7,500. By 1990 it was over \$15,000. Compared to 1957, we now have twice as many cars per capita. We have color TVs, VCRs, home computers, air-conditioners, microwave ovens, garage door openers, answering machines, and \$12 billion a year worth of brand-name athletic shoes. Indeed, most Americans now rate as "necessities" such things as frozen food, clothes dryers, car stereos, and aluminum foil.

With so much more of what money buys, are we happier?

In 1990, as in 1957, only one in three Americans told the University of Chicago's National Opinion Research Center they were "very happy." So we're twice as rich—not just 20 percent richer—yet we're no happier.

**POSITIVE
SELF-ESTEEM
TAKE TWO
SMILES**



**ENGAGE IN
POORTALK
LOSE TWO
SMILES**

people to gain a healthier perspective on their situation is to cut the poortalk. "I need that" can become "I want that." "I am underpaid" can become "I spend more than I make." And that most familiar middle-class lament, "We can't afford it," can become, more truth-

Between 1955 and 1971, the average income of Detroit families increased 40 percent in constant dollars. Yet compared to Detroit housewives in 1955, those interviewed in 1971 were no more satisfied with their "standard of living—the kind of house, clothes, car, and so forth." In fact, between 1956 and 1988, the percentage of Americans who reported they were "pretty well satisfied with your present financial situation" dropped from 42 to 30 percent.

If anything, to judge from a post-war rise in depression rates, we're more likely to be miserable. Among Americans born since World War II, depression has increased dramatically—tenfold, reports clinical researcher Martin Seligman. Between 1960 and the late 1980s, America's teens enjoyed the benefits of declining family poverty, smaller families, increased parental education, doubled per-pupil school expenditures (in constant dollars), double the number of teachers with advanced degrees, and an 11 percent drop in class size. Simultaneously, their delinquency rate doubled, their suicide rate tripled, their homicide rate tripled, and the birthrate of the unmarried nearly quadrupled. While standing tall during the 1980s, believing a comfortable lie that all was well in a prosperous and militarily successful America, the uncomfortable truth was that social battles were being lost at home.

So, whether we base our conclusions on self-reported happiness, rates of depression, or teen problems, our becoming much better-off over the last thirty years has not been accompanied by one iota of increased happiness and life satisfaction. It's shocking, because it contradicts our society's materialistic assumptions,

but how can we ignore the hard truth: once beyond poverty, further economic growth does not appreciably improve human morale. Making more money does not breed bliss.

Shocking, but not original. Seneca observed nearly two thousand years ago that "our forefathers...lived every jot as well as we, when they provided and dressed their own meat with their own hands, lodged upon the ground and were not as yet come to the vanity of gold and gems...which may serve to show us, that it is the mind, and not the sum, that makes any person rich....No one can be poor that has enough, nor rich, that covets more than he has."

With my colleague Thomas Ludwig I first reflected on the money/happiness question in a 1978 piece in *Saturday Review*. We questioned middle-class "poortalk"—that grouching about how (despite the recreational vehicle in the driveway) one can't afford the rising price of milk and toothpaste. When our spending outstrips our income, we feel underpaid, defeated by inflation and taxes, unable to afford things we now define as necessities. And so we talk poor.

Poortalk sours our thinking. One of social psychology's maxims is that what we say influences what we think and feel. Positive talk promotes positive attitudes. Complaining magnifies discontent. Social psychologists call it the "saying becomes believing" effect. When the subjects of countless experiments speak or write on behalf of some point of view, they come to believe it more strongly. Cognitive therapists harness the principle, by getting people to talk to themselves, and to others, in more positive, less self-defeating ways.

Thus one way for middle-class

fully, "We choose to spend our money on other things." For usually we could afford it—the snowmobile, the CD player, the Disney World vacation—if we made it our top priority; we just have other priorities on which we choose to spend our limited incomes. The choice is ours. "I can't afford it" denies our choices, reducing us to self-pitying victims.

To be sure, I love the freedom that money buys, the empowerment to choose my circumstances and use of time. My wife and I also enjoy the freedom from financial stress, for which we gladly endure the smaller stresses of jointly deciding the disposition of money. And we take pleasure in supporting things we care deeply about.

But the greater pleasures, the ones that sustain (or, at times, erode) my sense of joy, come through more ordinary, ongoing moments of cheer—through identifying with my children as they ride their adolescent roller coasters, through laughter and tears shared with friends, through work created and completed, through daily games of pickup basketball with friends, through happy recollections of Scottish tearooms, of family beach fires back home on Bainbridge Island, of falling in love.

Realizing that well-being is something other than being well-off is liberating. It liberates us from spending on stockpiles of unplayed CDs, on luxury cars, on seagoing luxury homes—all purchased in a vain quest for an elusive joy. It liberates us from envying the life-styles of the rich and famous. It liberates us to invest ourselves in developing traits, attitudes, relationships, activities, environments, and spiritual resources that will promote our own, and others', well-being. □