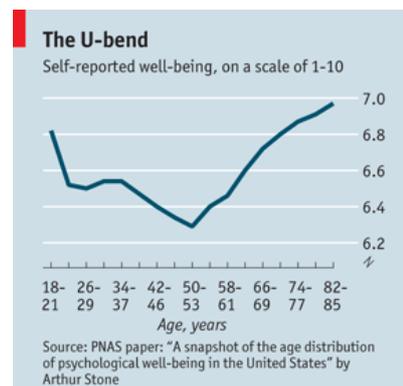


## To what extent can money guarantee happiness?

The former US Ambassador Clare Boothe Luce once said 'Money can't buy you happiness, but it can make you awfully comfortable when you're miserable'. It has been a commonly accepted truth that there is a correlation between income and happiness, but to what extent is this in fact the case? When thinking of the most common indicator of a country's progress, many will look at the Gross Domestic Product (GDP). However this is only a measure of material goods; there are other important measures that show the wellbeing of a nation. Therefore in 1972, Bhutan implemented the measure of Gross National Happiness (GNH) to show the country's progress, with the then King Jigme Singye Wangchuk saying that 'Gross National Happiness is more important than Gross National Product'. This measure has set a standard for other countries to follow, with Nicolas Sarkozy, the French president announcing that France would invoke a similar measure in 2009<sup>1</sup>. The 2010 GNH of Bhutan survey revealed a particularly interesting fact; that the unemployed are happier than many employed people, such as corporate employees and members of the national work force<sup>2</sup>. If it is to be assumed that the employed possess more money than the unemployed, then this surely must show that there are other factors that are needed to guarantee happiness, for instance family life, or maybe that unsatisfactory working conditions are subtracting from the happiness that people would otherwise obtain from employment.

Before being able to explore the extent to which money can guarantee happiness, we must first establish what happiness is. It is difficult to find an exact definition of happiness; in the dictionary it is described as 'the quality or state of being happy'. This loose definition of the word perhaps gives us a clue that happiness means different things to different people. Whilst doing a (not strictly scientific) survey by asking people what happiness meant to them, this idea was realised. The answers that I received varied from the philosophical - 'something that can not exist without sadness', to the people in their lives - 'my friends', 'being with the people I love' - to the more material aspects, such as 'a new guitar', 'having enough money to be comfortable' and, slightly worryingly, 'alcohol'. These answers are all so varied, however this does not mean that there is one definitive idea of happiness and that the rest of the answers are wrong. Furthermore, my brief experiment has demonstrated that for some money can at least help to procure items that bring happiness; it would be hard to get a guitar or alcohol without money. Returning to Bhutan's GNH, they tried to define happiness through a very detailed survey where respondents were asked, among many other things, to rate aspects of their lives. These varied from relationships, health and living standards to sources of stress, emotions, and finding 'satisfactory meaning in life'.<sup>3</sup> Although this gave a very detailed insight into different people's happiness levels, as an emotion that is subjective to every person who experiences it, is it possible to quantify happiness into numbers on a scale?

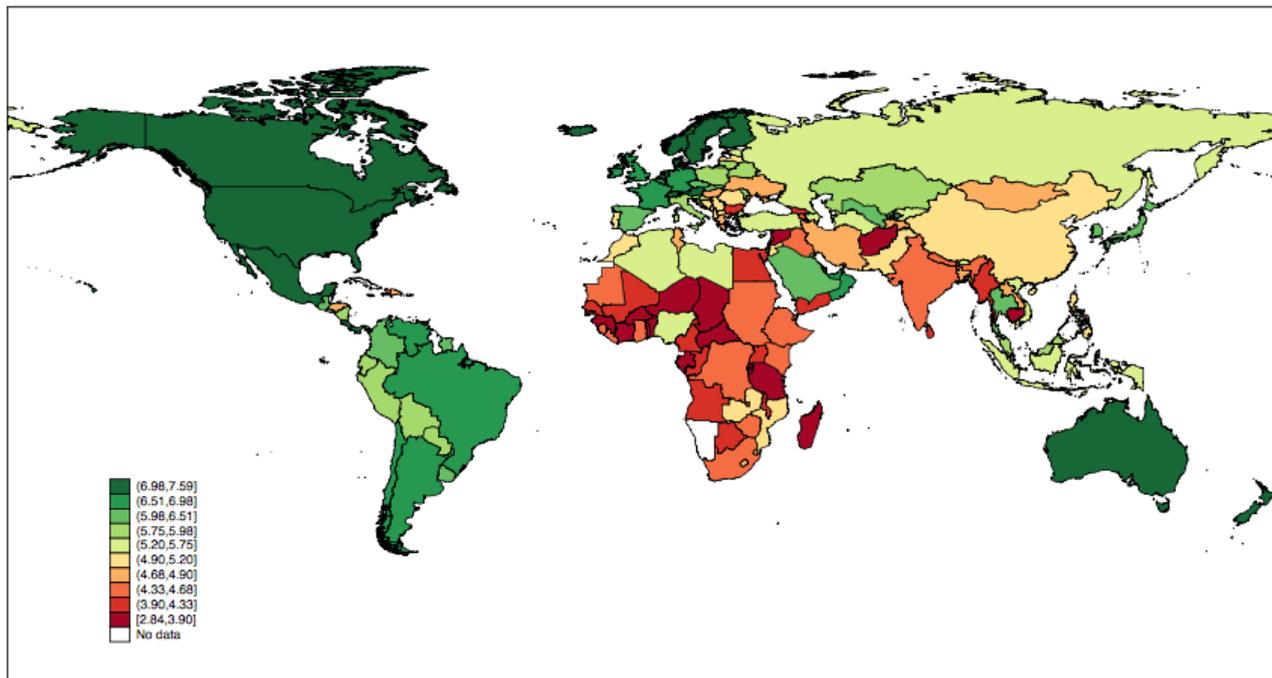
People's view of how content they are appears to change according to their age and nationality. As people get older it has been reported that their happiness evolves. As shown on the graph (right)<sup>4</sup> happiness tends to decrease towards middle age, where often the 'Mid Life Crisis' occurs, but after this increases. This may be down to a number of factors; a person who has just retired will have (hopefully) paid off their mortgage, and have more time to spend being with and doing what they love. They will have also learned the life lessons which can only come with age, and now know what makes them satisfied in life. Furthermore, it seems that happiness varies across the globe. Moreover, as happiness varies from person to



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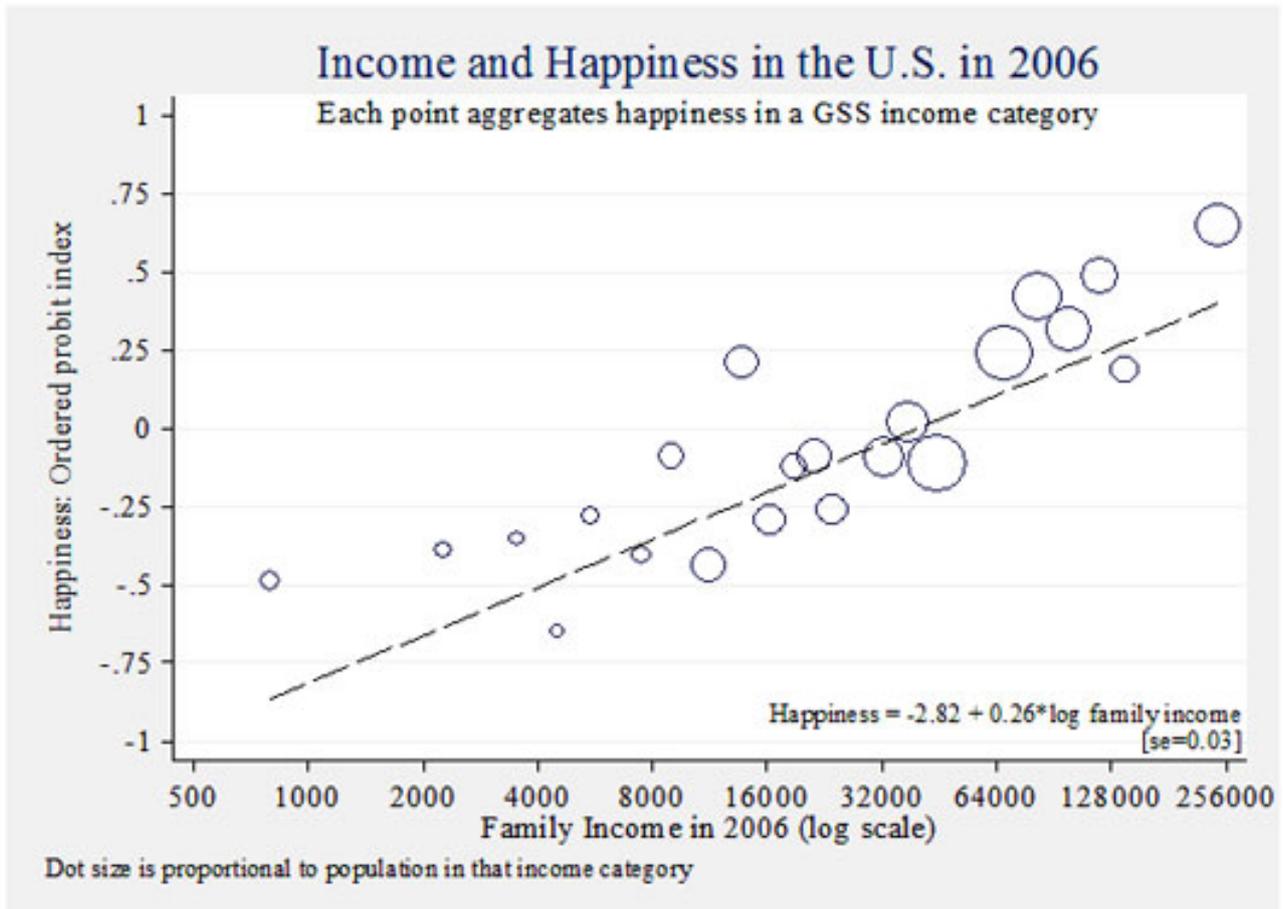
person it varies from country to country, each with its own values and religions which hold different significances. As part of the 2015 World Happiness Survey<sup>5</sup>, the map below was produced demonstrating happiness, the dark green representing the most and the dark red the least content countries. It does not take much to derive a correlation; the poorer African countries seem to be the most red and countries which on the whole enjoy a greater wealth are more green. However, this could be interpreted through other points of view; countries with war and political instability like Syria, and countries with poor women's rights like Egypt are both portrayed as shades as orange and red.

**Figure 2.1: The Geography of Happiness**



There is a common assumption that the more money that you have the happier you are. This is supported by many studies, for instance the US 2006 General Social Survey. Out of those in the lowest decile of income (less than \$12,500, only slightly more than the then poverty threshold for one person, \$10,294<sup>6</sup>) just 21% reported that they felt very happy, compared with 53% of those in the top decile (earning more than or equal to \$150,000). With this data, a graph was formed showing the correlation between income and happiness:<sup>7</sup>

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It is clear from the data that there is a strong positive correlation between income and how happy Americans are. Granted, this survey was carried out in the US, the country with the largest economy in the world. Being below in the poverty line in the US, although difficult, does not equate to being in poverty in a developing country where many are without access to safe food and water and basic vaccinations that tend to be taken for granted in the more developed world.

Living standards and therefore indirectly happiness have often been associated with economic growth, a natural assumption as money can give you a comfortable life and if you have enough of it, buy you material goods. This is not always the case; say there is a country whose economy is growing, so you assume that the living standards of the people are improving. However, then you learn that this is because the country has entered a war, and this increase in output is largely attributed to a growing number of coffins being produced. It is hardly likely that the citizens are happier now than they were previously with a smaller economy. A morbid example, but these regrettables (output such as defence which has no positive effect on the quality of life) mean that it is important to look to other ways of measuring happiness like the GNH and World Happiness Survey. It is still normal to think that people in poverty are less likely to be happy than the more wealthy. The economist Adam Smith noted in his 1776 work, "*An Inquiry into the Nature and Causes of the Wealth of Nations*", that being in poverty is going without the 'commodities which are indispensably necessary for the support of life... whatever the custom of the country renders it indecent'<sup>8</sup>, arguing that in different countries poverty is defined in different ways. Perhaps these countries also have a different correlation between money and happiness.

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In 2013, America's GDP per capita was \$52,980<sup>9</sup>, the poverty threshold in the US for one person was \$11,888, and overall, the American poverty rate was 14.5%<sup>10</sup>. In the World Happiness Report for 2013, the US was ranked as the 17<sup>th</sup> happiest country in the world<sup>11</sup>. Now, let us take a country on the other end of the spectrum to compare; for instance Ghana. In 2013, according to the World Bank, Ghana had a GDP per capita of \$1875.50, over 28 times less than that of the US. 28.6%<sup>12</sup> of Ghanaians were living below the international poverty line of \$1.25 a day. On the same World Happiness Report, Ghana ranked 86<sup>th</sup>. Comparing just two countries you can see that the richer country has the happier civilians, showing a correlation.

So, why is this true? Why is it that, according to one of many surveys, those in the highest income bracket are on average 3.5% happier<sup>13</sup>? Economic theory suggests that economic growth leads to a rise in GDP and therefore a rise in standard of living, which measures welfare in terms of material items. When people have money they can afford to put a roof over their heads, put food on the table, have access to health care, and education; essentially money enables you to avoid poverty and be comfortable. Once above this level, money can allow you to buy luxury goods, such as fast cars and holidays abroad. Those lucky enough to have sufficient disposable incomes have economic freedom, to be able to buy whatever they choose. If, for instance, you have a penchant for fast cars, money can enable you to travel around the world to see Formula 1 races, you can buy your own sports car; if money lets you pursue your passion, surely having more money makes you happier. There is also the psychological effect of having money. Money is often taken as a sign of success and power so the more you have, the more satisfied you feel about yourself. Also, no matter how important other qualities are, according to multiple surveys done, one of the qualities women most look for in men is how much money they have (out of interest, the most attractive quality for women is their looks). Therefore, if money gives men a better chance at finding love (assuming their partners are not solely in the relationship for the money, but also have feelings for the person), it must be appreciated that money can make people happier.

Applying this theory that the more money you earn the happier you will be, a worker earning \$70,000 will be happier than a worker earning \$50,000, and someone earning \$150,000 will be far happier than both put together. However, there must come a point where making more money doesn't make you as happy, perhaps somewhere between buying the third and fourth sports car where you did not gain as high a degree of utility (the satisfaction derived from a good or service) as you did from purchasing the first car.

Research has demonstrated that there is indeed a limit to how far money and happiness are related. In 2010 an economist, Angus Deaton, and a psychologist, Daniel Kahneman carried out a study at Princeton University. By analysing over 450,000 responses to the Gallup World Poll, they concluded that the point at which increasing money earned has no greater effect on emotional well being is an annual income of \$75,000<sup>14</sup>, a figure not much higher of the then median household income of \$49,445. This figure comes as surprising; although a lot of money it is not the millions of dollars that many envisage. Perhaps there is far stronger correlation below \$75,000 as at a lower income a larger proportion of disposable income will have to be spent on necessities like food, rent and electricity. As disposable income increases, therefore, this spending will become a smaller proportion of your total spendings, allowing people not only the ability to spend on things that they actually want to, but more peace of mind in case of a rainy day.

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Essentially; once basic needs have been cared for there is not much more that money can do to buy happiness. This study also supported the fact that those earning less money experienced less well-being than those in the higher income brackets, citing 'emotional pain', 'asthma' and 'being alone' as aspects which will be felt to a greater extent by the poor. Although everyone has their own definition of happiness, this survey would be expected to be quite accurate as it has interviewed thousands of people from different income brackets, although contextually this is only a depiction of the situation in the US. However it is rare to find a place where the average income is anyway near this amount; perhaps in a less developed country the figure would not be \$75,000 but \$50,000 or even less.

The 'hedonic treadmill' is how one quickly returns to normal levels of happiness after experiencing changes in living standards, and could be a large factor why earning more money might not always make people feel better off. A person may be earning \$75,000 per year and believe that they will be much more satisfied earning \$100,000 per year, but when they finally earn this amount they become used to this, seeing it as their normal standard, and then they again start wanting more money in the belief that this will get them to a better standard of living and life satisfaction.

Even John Maynard Keynes, considered to be one of the most influential economists of the 20th century, who founded the principle of Keynesian economics (the belief that market failure is a significant problem that can be improved by government intervention) describes this phenomenon in 'Economic possibilities for our grandchildren', saying that as humans our needs are 'insatiable'<sup>15</sup> and will continue to rise as living standards rise. Essentially, this 'hedonic treadmill' means that money will never be able to wholly satisfy us, we will always want more. Keynes goes onto distinguish these needs into two categories; 'relative' and 'absolute'. In essence, the 'absolute' are those that everyone must have to be satisfied, no matter what class in society they find themselves. On the other hand 'relative' needs are those that are felt 'only if their satisfaction lifts them above...our fellows'. Perhaps then, some may gain joy from earning more money; provided that they are receiving more than their counterparts.

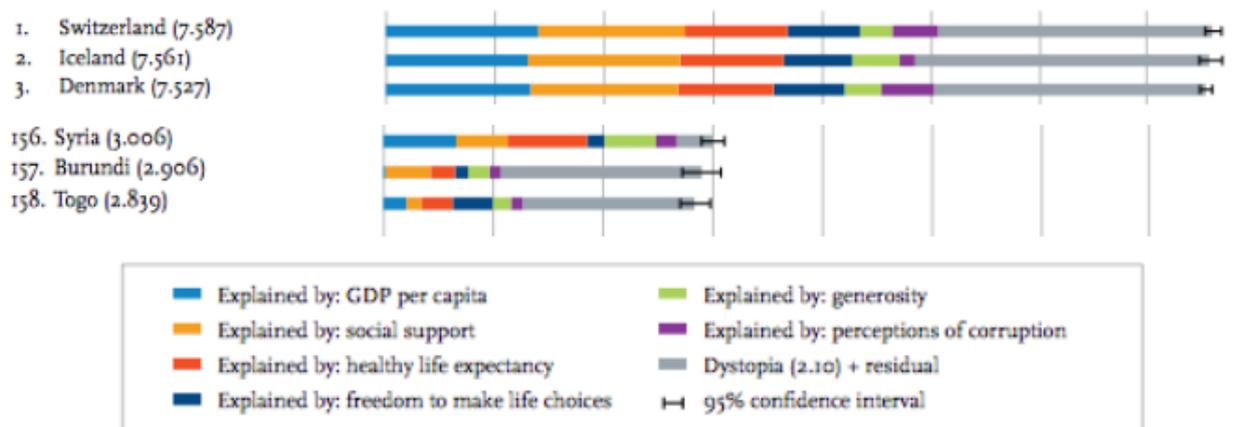
We can try to see if this theory has any basis through comparing the happiness of countries with a high level of income equality with countries which have income inequality. We may measure income inequality through the Gini coefficients of various countries. The Gini coefficient is a measure of a country's income inequality and can be a number from 0 to 1, with 0 representing perfect equality and 1 perfect inequality. Sweden is ranked the most egalitarian country in the world with a Gini coefficient of 0.23, which is partly to do with its policy of redistribution by the state. At the other end of the scale is Lesotho, a country with a very high level of income inequality with a coefficient of 0.632<sup>16</sup>. By investigating the World Happiness rankings for 2015 it is clear that there is little proof to form a foundation for this theory; Sweden ranks in 8th place in contrast to Lesotho's 97th. Granted, the World Happiness report takes into account a lot more than just income, and it does not show the happiness of different income groups within the countries it ranks as it shows GDP per capita. However it serves as an indicator that this idea does not have much basis.

Furthermore, there is another argument that money can buy you happiness, but it depends on what, or whom, it is spent. Spending money on others and other altruistic acts makes people feel up to 43%<sup>17</sup> better about themselves than keeping the money and spending it on yourself. Not only by giving do you tend to feel proud of yourself for doing a good deed, but giving makes it more

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likely for someone to reciprocate this in return; in short, you may end up getting more than you gave. Giving has an effect on your brain chemistry; it releases endorphins which psychologists call “helper’s high”, which can even improve mental health. Perhaps this is because we tend to be selfish beings; according to research supporting the fact that spending on others will make you happier, people spend “over ten times”<sup>18</sup> more money on ourselves than others, so even by making a small contribution you are making a big change to how you act. This survey further found that it doesn’t have to be an extravagant gesture to make a difference to your mental state; people donating as little as \$5 still reported a difference.

However, as we are frequently reminded, money is not, and should not, be everything. The World Happiness survey recognises this, with the rankings being corroborated by not only GDP per capita, but ‘social support’, ‘healthy life expectancy’, ‘freedom to make life choices’, ‘generosity’, ‘perceptions of corruption’ and ‘dystopia’ (a benchmark used so as to compare the countries more accurately). This survey shows that whatever your circumstances money is a small contributor to contentedness; when comparing the three most and least happy countries (below) in both cases GDP per capita makes only a small contribution to overall happiness.



It is all very well having a lot of money, maybe even more than those around you, but what does this matter if you are living in a country with poor living standards (a high crime rate, with little or no security, or there is no political freedom or stability). In Syria’s (see table above) case, the current political instability may well play a huge role in its being ranked so low in the table, as so many have already lost, or are in fear of losing their loved ones to war, and the overhanging threat of ISIS. Furthermore, Qatar had the third highest GDP per capita in the world in 2014, falling just behind Luxembourg and Norway at \$93,397.10.<sup>19</sup> At first glance this may seem like an ideal place to live; in contrast to this the UK falls behind with less than half the GDP per capita of Qatar (\$45,603), so why are we not all moving to the Middle East? As a country governed by Sharia Law, flogging and stoning are legal, freedom of speech is very restricted and homosexuality is considered a crime which carries the death penalty. Furthermore, many migrant workers in Qatar (who comprise 80%<sup>20</sup> of the population) are incredibly vulnerable to forced labour and exploitation. Living in a place where you are denied some of your basic human rights does not seem like an attractive incentive to earn a level of money at which we have already discovered will make you no happier than a much smaller salary.

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Is having a high powered, high paying job worth it if you had to get there through working incredibly long hours? Because of this having no free time, and thus struggling to keep in contact with friends, who will you have to spend your earnings on apart from yourself? A survey for employee happiness reported that the most important factor was 'appreciation for your work',<sup>21</sup> as well as other factors such as good relationships and work-life balance (out of interest, an 'attractive fixed salary' was only ranked the 8th most important). Furthermore, the American economist David Graeber noted how important job satisfaction is in society in his 2013 work 'On the phenomenon of bullshit jobs'. Graeber argued how decades ago Keynes had predicted that nowadays we shouldn't have to work more than 15 hours<sup>22</sup> a week due to technological advances, however this has not yet happened. In fact, quite the opposite: 'pointless jobs' are being made to keep people employed. Whilst this is partly because we seek more fulfilment through work, a 'moral value', it is also partly to fund our increasing consumerist demands, a factor which Keynes did not take into account.

Another downside of the search for money is that it can make many unhappy with their work-life balance. This is an ever increasing issue; despite the fact that there are government regulations in the UK that adults cannot be forced to work over 48 hours per week<sup>23</sup>, 13% of UK workers work at least 49 hours a week<sup>24</sup>. This will naturally have a knock-on effect on people's personal lives, with over 40% of employees having to prioritise work over other areas of their lives<sup>25</sup>. Having to arrange childcare, compromising quality time with the family and even the breakdown of relationships can all be stressful consequences of excessive working. There may well be a correlation between this and the fact that over the last ten years or so the percentage of men in part time work has slowly increased (from 10% in 2002 to 13-14% in 2012, although it must be noted that the percentage of part time work for women has remained stagnant between 42- 44%<sup>26</sup>, pointing perhaps to the fact that more men are taking a greater role in child care and fewer women are dropping to part time work). Granted, many work such long hours to be able to afford the best lifestyle for their families, however it may be the fact that people are sacrificing day to day quality time with the family that has a greater impact on how happy a person is.

Recalling Bhutan's Gross National Happiness survey, one of the aspects participants were asked to rank was having 'satisfactory meaning in life', which may or may not be related to a job and therefore, indirectly, money. According to a think tank, the job from which people gained the most life satisfaction was being a member of the clergy<sup>27</sup>, due to the spiritual, holistic connections they gain and their religious experiences (this was despite the small salary of £20,568 per annum). Health care practice managers and medical practitioners ranked 6th and 7th, with salaries of £31,267 and £70,648 respectively. When I asked a Doctor why the job was so satisfying, he said that he found the 'selflessness' the most satisfying part in the process of saving and improving the quality of lives, although they perhaps rank further down the list due to the stress involved in the job. It is interesting to note that out of the three mentioned above as salary increases the less life satisfaction the workers gain, as if there is a trade off between money and meaning; emphasising the point that money is not a large factor in providing happiness. In these particular jobs that I have highlighted the workers would get a large degree of satisfaction in life. However many jobs, (for instance the 'bullshit jobs' that I alluded to earlier such as "professional, managerial, clerical, sales, and service workers"), lack this and therefore people must look to other places than their source of income to find meaning and therefore happiness. In fact, there seems to be an increase in people leaving these jobs to 'find themselves'.

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For some earning money can be so stressful that they end up causing psychological harm to themselves by obsessing over it; surely an argument that money has the potential to be the cause of unhappiness. For 46%<sup>28</sup> of people their work is having an effect on their personal lives in that they struggle to disconnect, with a significant amount of people reporting that they often felt stressed (29%), anxious (24%) or depressed (17%), definitely not indicators of happiness.

In this modern society where mass produced goods are available so easily and, thanks to social media fashion, trends are changing at such a rapid speed that people are developing an unhealthy consumerist attitude. Like the hedonic treadmill, as soon as one product comes out people start waiting for the next, something that many businesses like Apple have picked up on, with a new iPhone or iPad coming out every year. This invokes a feeling in consumers that whatever they have is not good enough so they 'have' to buy the next one, something brilliant for the shops, but not so brilliant for the bank accounts of the shoppers. There are countless stories of people who have become so addicted to shopping (a phenomenon not as rare as you may think; affecting about 8 million British adults<sup>29</sup>), that they have had to remortgage their houses to pay for their spiralling debts; something that would cause untold stress on them and their loved ones.

Money has the ability to buy a number of things, something which is covered by the Harvard professor Michael J. Sandel in 'What Money Can't Buy: The Moral Limits of Markets'. With money you have the ability to buy a pre-written best man's speech, a kidney, or even entry to an Ivy League university; in a sense these are all material goods. As Sandel discusses though, money can never buy true meaning. If a student gets into university due to their parents' funds and not their own intellect they are undermining the whole purpose of university: a prestigious accolade which should be worked hard for. In a sense, this is the only sense money has. It can put food on the table, it can buy you a nice car, but there is a caveat, true happiness cannot be wholly achieved through money alone. As Aristotle argued, 'the family or state... are the elements of true riches; for the amount of property which is needed for a good life is not unlimited'<sup>30</sup>. A person can be rich in far more ways than can be defined by the amount of money in the bank account; it is only with the experiences, the values we have and the people we know that money can play a part in each person's own definition of happiness.

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