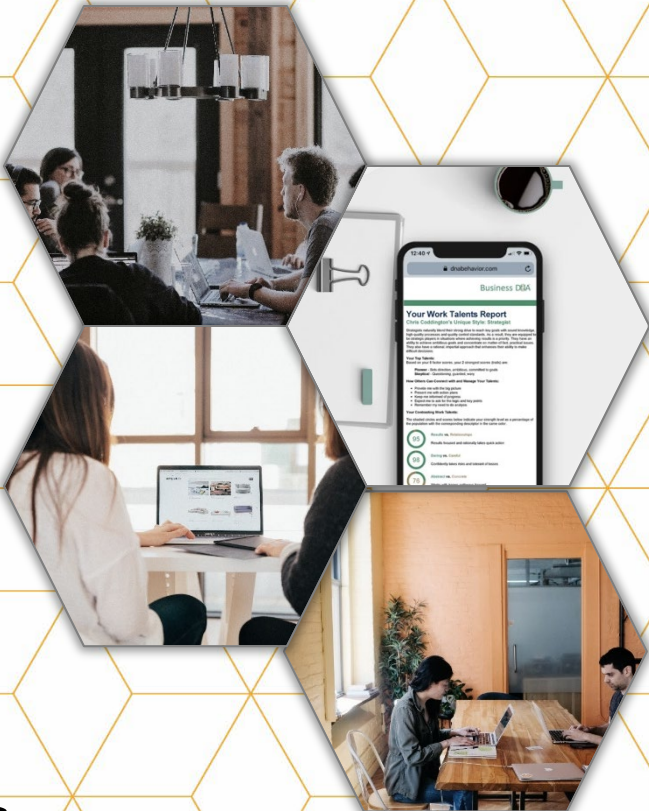


# A Guide to Money Energy and Happiness



## Money Energy and Happiness

As the Behavior and Money Insights Company, DNA Behavior views the stored energy forces of money through a behavioral lens. For every human being, their DNA Double Helix is bound together by a behavior strand and an energy strand. The two strands are interconnected, and symbolically speaking, with every behavioral module, there is a corresponding stored energy module waiting to be understood, tapped, and released.

The following research demonstrates that the philosophical issues behind the energy of money are generally not new. Money is widely accepted as a commodity of economic exchange. A broader conversation addresses how money sits in the happiness and purpose conversation. Perhaps an even more pressing debate is how to prevent money from disrupting people's health and the anti-aging process and make money work to improve happiness and develop purpose.

It is, therefore, critical for you to understand what money is and your relationship to it. This understanding alone will be a significant factor in charging your money energy battery. Learning to look at any subject differently changes perspectives and opinions; the same is true of money.

### Choosing to be Happy

Regardless of our disposition, happiness is a choice for all of us. Although, depending on our DNA Behavioral style we may give the appearance of not being happy, or can even be hard-wired to never be satisfied. Nevertheless, with greater consciousness and desire you can choose the life you want. Therefore, largely, happiness comes from within and therefore can be cultivated. Although, it is possible you live in a country or in a situation beyond your control which makes happiness impossible (eg a corrupt regime, war, fire or floods, famine etc). Nevertheless, the level of happiness can always be measured within people.

The first step is to define your life philosophy for how you wish to live. Aristotle of Athens said in 4<sup>th</sup> Century BC man's purpose on earth is to find happiness (what he called Eudaimonia). He also put us on a path to saying money is energy and our energy should be channeled to pursuing happiness. Ultimately, the role of money as a currency is to serve that happiness.

However, your life philosophy does not have to be directly happiness. Although, your life philosophy should be some way of thinking that enables you to be happy. For instance, Hugh Massie has adopted an Essentialism based life philosophy.

### The Elements of Happiness

The World Happiness Report defines happiness as "you are living the best possible life for you. Although, Gallup believes this is contentment. Nevertheless, Gallup in their book "Blindspot" authored by Jon

Clifton use happiness in the context of your “subjective wellbeing” so that it can be measured. On this basis, subjective wellbeing is split out into the following:

1. Life Evaluation: How you see your life. This is where the amount of money may be seen as important. More money can make you see your life as being better but it will not buy you less stress or more laughter.
2. Experiential: How you live your life. The amount of money may be seen as less important in how you live your life.

The Gallup research in 1959 shows that those who lived to 95 or more years did not worry about money, and more income would not make them happier.

We believe there are four primary components of living a great life, and therefore happiness:

1. Enjoyment - pleasure and having elevated experiences
2. Satisfaction – joy and the reward for a job well done
3. Engagement – emotional connection with others you have a relationship with, and also with what you do
4. Purpose – having meaning in your life – why are you born, and what are you willing to die for?

In addition, you should be able to consider yourself happy if you have the following:

1. Meaning and thriving at work
2. Sound physical and mental health
3. Stable relationships with family and friends
4. Community involvement
5. Enough savings for financial stability

Norm Trainor from the Covenant Group in Toronto, Canada says there are four elements to happiness in his video at [https://m.youtube.com/watch?v=VmQGs2La\\_X0](https://m.youtube.com/watch?v=VmQGs2La_X0):

1. Health
2. Relationships
3. Financial stability
4. Reference group – which draws out who you are living around and who you compare yourself. Norm makes the point that you can relatively have substantial wealth but if you are living in the same community as people with far more than you, this can trigger misery.

The last point made by Norm Trainor has also been addressed in more extensive “escalation of expectations” research<sup>1</sup> which challenges the so-called “American Dream” which views wealth, fame, beauty and material objects as the key to happiness. The more people try to attain that “dream” the more unattainable it becomes leading to “illbeing”. The problem is if this is your mindset, you can never have enough of these extrinsic qualities to be happy and have wellbeing. The more you slide up the

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<sup>1</sup> [www.psychologytoday.com/blog/fullfillment-any-age/202208/ls-your-drive-succeed-getting-in-the-way-your-success?](http://www.psychologytoday.com/blog/fullfillment-any-age/202208/ls-your-drive-succeed-getting-in-the-way-your-success?)

scales on each of these qualities, the more you start to bring in unfavorable comparisons between yourself and others who possess them.

However, you will be happier when your needs for competence, autonomy (ability to control your fate), and relatedness are simultaneously met. Further, if your primary intention of entering into an activity is to make money even though you enjoy it, there will still be some lack of fulfillment. But if the primary objective of entering into an activity is enjoyment then you can achieve wellbeing. “Happiness appears to be of the heart strings not the purse strings.” Nevertheless, there is some level of undertaking activities for money to put food on the table.

DNA Behavior measures a person’s happiness through the Quality Life Performance Discovery. The participant is required to rate the perception of whether they are living a Quality Life in 8 key areas, with each area having 10 rating items evaluated on a 1 to 7 basis. Further, our approach is that the Quality Life Discovery reflects how a person has used their conscious self to make happiness choices and integrate money into their life for so achieving that state of happiness.

Saying that you have a bad or the worst life, reveals a bad state of mind. People who rate their Quality Life as being low (eg under 4 out of 7) tend to be hungry, live in a broken community, have low income, living in physical pain, have negative emotions or are depressed.

## Planning by Having a Happy and Healthy Relationship With Money

As Tom Rath suggests in his book, *Wellbeing*, “money can increase our short-term happiness by giving us more control over how we spend our time.” For example, it can allow us to live closer to work, work fewer hours, and spend more time on leisure activities with family and friends. Money can be used to make our lives easier and overall more integrated. Then, if the short-term habits and actions are changed, you will be on the pathway to causing long-term, transformational changes.

In a 2018 article, PBS featured a study by a group of psychologists at Purdue University that looked at correlations between how people feel about their lives and how much money they earn. Interestingly, children understand the basic concepts about money, concluding that values around money are set from an early age.<sup>2</sup>

Gary Price, marketing director for Aviva, says: “It’s long been said that money doesn’t buy happiness, but there’s been little evidence. This study shows a strong link between financial behavior, self-esteem, and happiness and proves that those with sensible financial plans are happier overall. They have a higher overall wellbeing. By understanding the psychological impact of money and helping people face their financial fears, we can hopefully pave the way to happiness - whatever their bank balance says!”

Having some money can increase short term happiness because short-term fears are removed. The key is having a sensible financial plan and a healthy relationship to money.

<sup>2</sup> <https://www.pbs.org/newshour/economy/making-sense/money-habits-are-set-by-age-7-teach-your-kids-the-value-of-a-dollar-now>

The Aviva study records: **Financial Planning + Control = Improved Self Esteem and Happiness.**

- Around two-thirds (68%) of people with high self-esteem are good at planning their day-to-day finances, and a similar number (62%) have set themselves clear financial goals for the long term.
- Over three quarters (76%) of people with poor self-esteem fail to plan for the long-term, and as many as 69% worry about managing their finances daily.
- 85% of people feel that being able to afford the essentials in life is very important to achieving happiness.
- 42% of people with low self-esteem say they fail to stick to a budget.

Money issues playing on our minds: Aviva's study also looked at levels of understanding, frequency of thinking about money, and sources of help and advice.<sup>3</sup> It found:

- Most people (86%) worry about money at some point.
- One in three (34%) think about their financial situation at least once a day, and 2% every minute of the day.
- Half of all women (52%) feel overwhelmed by the quantity of financial information they see, and only 12% say they understand complex financial products (e.g., pensions and investments)
- 5% of UK adults admit they don't understand financial products, rising to 16% of those with poor self-esteem.
- A quarter (25%) of people who have a credit card do not know their outstanding balance and feel out of control with their debt.
- Nearly a third (30%) of people with a pension do not feel confident that they have the right pension provision.

For many, your behavioral style and attitude may not seem to warrant a conversation that includes the subject of money, given that it is a taboo subject. Still, understanding what factors make up and influence your financial personality is the only way to know how you will make decisions, accelerate performance, and build enhanced relationships. It will be the only way to find sustainable happiness, which as Aristotle said back in the 4<sup>th</sup> Century BC while he was at the Platonic Academy is the bottom line of all we are searching for in life. The quality of our life, our being and meaning as a human is wrapped up in the answer.

Understanding behavior and money attitudes as an influencer to achieving life goals and overall well-being in the areas of Mental Health, Physical Health, Food (and Drink) consumption, are to know how the energy of money directs your life.

When you learn to know yourself and how to manage the energy of money, you are better able to take care of your health on all levels; you start to build momentum from a space of alignment—failing to understand the energy of money impacts mental health, relationships, diet, even work performance.

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<sup>3</sup> <https://www.aviva.com/newsroom/news-releases/2010/06/uk-money-doesnt-buy-happiness-but-financial-control-does-7023/>

Ultimately, you cannot make committed decisions and build an entire integrated quality life until you know the answer to the issue of what role money will play in your life. You have to be comfortable with that answer. The answer will be different for all of us, given that we each have unique financial personalities made up of natural and learned behaviors. So whatever money does mean to you, it will become foundational for your life and the stored energy that can be released into how you live and operate.

## Earning the Magic Amount of Money for Daily Happiness:

We want to emphasize that the measurement of stored money energy (flow) does not entirely recognize how much money a person has but rather the potential to generate money when unleashed on the right areas related to their life purpose. We acknowledge the need to have sufficient money to pay for healthcare, enabling free time to energize your life, improve life experiences which are uplifting and investing in relationships and generally to remove stress. Further, as stated by Tom Rath in his book *Wellbeing*, we accept that money can help in the short term to buy health and happiness. While this may help towards life sustainability, money cannot buy health, happiness, and love in the long term as other energetic forces need to be managed. That said, money's energy can destroy all those areas of life if you do not have the right mindset.

This paper is not suggesting that the pursuit of wealth is an issue – it's the journey to wealth creation that needs to be understood, given its implications for your short term and long term happiness, success, and health.

Also, if you simply do not have enough money to meet the basic living needs, that could negatively impact your money energy. The negative impact may be exacerbated if you suddenly get “shock” costs that cannot be easily paid for, e.g., a car repair, a house repair cost overrun, or a medical expense. Based on the “Prospect Theory” of Daniel Kahneman, people have a loss aversion twice to the opportunity to make a gain. Put another way, shock costs can have a 2x impact on a person's money energy compared to receiving a windfall gain (inheritance, bonus, financial win).

This is where we emphasize that the flow of money is tied to your relationship to money and identity, resulting in potentially higher confidence. The two are inextricably interwoven. Addressing this is very personal for everyone and is somewhat emotionally driven.

Ultimately, money is a tool capable of representing a transaction's value for what you can buy. Some will say it measures their worth – but is your financial net worth your self-worth? Here is where the problem sits. Money today may not be there tomorrow. Consider the following:

1. Do people care what money you have beyond fulfilling the basics?
2. Are you placing an attachment to something real? Is the attachment more about you rather than money itself?
3. If the status of who you are in the world depends on wealth, then removing the foundation, that is, the wealth, leaves what?
4. All these issues contribute to your well-being and mental health – without mental health, you do not have physical health.

**Money has both good and bad energy. We need money to survive, but without a deep understanding of its energy and how that energy outworks in our lives, no amount of money will keep us healthy, wealthy and wise.**

Add the emotion of money, and over time, stress can create serious health challenges in mental health and adverse physical reactions such as digestive problems, immune disorders, sleeplessness, and unhealthy coping mechanisms. Further, the stress caused by the emotions of money over long-time periods can be part of causing an acceleration in the aging process, including bringing on cancer, diabetes, and Alzheimer’s disease

Financial health isn’t about the number of zeros in your bank account. It’s about how money management (using money and making investments) supports your overall life goals. There are additional aspects to the energy of money or lack of it. When you’re constantly concerned about money and the ability to pay bills, your body reacts with a trauma response.

**Table 1 | Satiation points across region, gender and education**

Region	LE satiation	PA satiation	NA satiation
Global	\$95,000	\$60,000	\$75,000
Western Europe/Scandinavia	\$100,000	\$50,000	\$50,000
Eastern Europe/the Balkans	\$45,000	\$35,000	\$35,000
Australia/New Zealand	\$125,000	\$50,000	\$50,000
Southeast Asia	\$70,000	N/A	N/A
East Asia	\$110,000	\$60,000	\$50,000
Latin America/the Caribbean	\$35,000	\$30,000	\$30,000
Northern America	\$105,000	\$65,000	\$95,000
Middle East/North Africa	\$115,000	\$110,000	\$125,000
Sub-Saharan Africa	\$40,000	\$35,000	\$50,000
Women	\$100,000	\$55,000	\$60,000
Men	\$90,000	\$65,000	\$60,000
Low education	\$70,000	\$50,000	\$35,000
Moderate education	\$85,000	\$60,000	\$65,000
High education	\$115,000	\$80,000	\$70,000

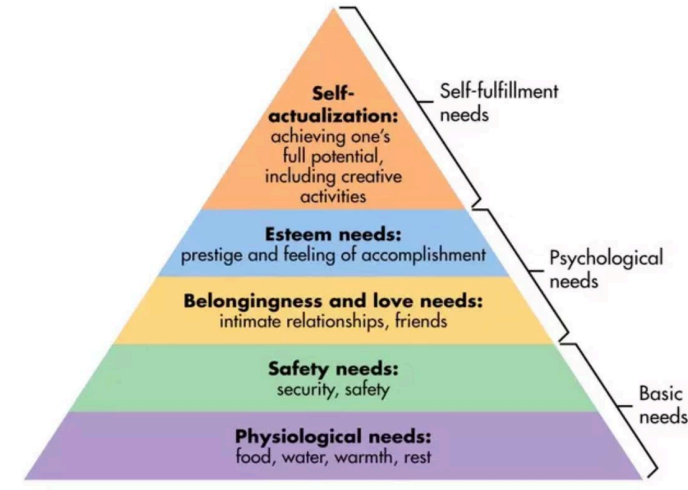
N/A indicates occasions where no positive relationship was found between log income and SWB. LE, life evaluation; PA, positive affect; NA, negative affect.

Writing in Nature Human Behavior Andrew T. Jebb Department of Psychological Sciences, Purdue University, West Lafayette, IN, USA, along with a group of colleagues, researched the satiation points across the world that determine the association between income and happiness. They asked whether happiness rises indefinitely with income, or is there a point at which higher incomes no longer lead to greater well-being? They found Globally that satiation occurs at \$95,000 for life evaluation and \$60,000 to \$75,000 for emotional well-being. However, there is substantial variation across world regions, with satiation occurring at a higher income level in wealthier regions.<sup>4</sup>

The Maslow **Hierarchy of Needs** pyramid shows our most basic needs: air, water, food, shelter, sleep, health, etc. If you miss these items for a long time, nothing else will matter until you get them back.

<sup>4</sup> Andrew T. Jebb, Louis Tay, Ed Diener and Shigehiro Oishi <https://www.nature.com/articles/s41562-017-0277-0>

# DNA Behavior®



*Wealth consists not in having great possessions but in having few wants. – Epictetus*

To learn more about DNA Behavior International and the solutions we offer, please visit: [www.dnabehavior.com](http://www.dnabehavior.com)

If you have any questions or would like to discuss Money Energy with an executive on our team, please email us at: [inquiries@dnabehavior.com](mailto:inquiries@dnabehavior.com)

