The Influence of Affluence: Money and Mental Health in Our Community



As a community, Orthodox Jews have embraced the concept of *hiddur mitzvah*—buying beautiful lulavim and etrogim, using only the most carefully watched matzot for our *sedarim*, and adorning ourselves and our tables in celebration of each Yom Tov. There is beauty in adopting this "*mehadrin-min-ha-mehadrin* mindset" toward religious performance, but often our attitude towards consumption extends far beyond religious relevance. Between winter break trips, summer camps, and extracurricular enrichment, we've enhanced the lived experiences of ourselves and our children in meaningful, and extravagant, ways. But is there a point at which enhancement borders on excess? As citizens of our communities, perhaps it is our responsibility to pause and ask ourselves: At what cost? When does our consumption cease to improve our communal quality of living but instead detract?

It is easy to forget that for every person who can meet the trends, countless others cannot. So as we enhance our own family's experiences, let us also consider who we've left behind. When we made eight weeks at summer camp the norm, we gave many of our children a wonderful gift. But we also did something real for the kids who can't attend, and it is incumbent upon us to acknowledge that, too. When as a community we decided— implicitly if not explicitly— that a Shabbat meal is not a Shabbat meal without fine wines and expensive dishes, we said something painful to those families who cannot provide the same.

In my practice as a clinical psychologist, I have devoted much of the past 15 years to speaking with young adults and families, many of whom come from the full spectrum of the Orthodox Jewish community. I have witnessed the fallout of our increasing focus on material success. I see the tremendous stress parents endure to provide everything their children need, just to feel like they are keeping up. I see children and adults of all ages struggle with the loneliness they feel when they can't keep pace with their peers. I see young adults with distorted notions of what they need to be successful, and I worry that we have taught them that they are entitled to a lifestyle that is truly only possible for a fortunate few. Sometimes, I see individuals who recognize that much of what our community now deems necessary borders on absurdity—but they feel powerless to swim against the tide and choose anything different. We need a better way.

How Money Affects Mental Health

A recent Pew Research Center report found that worries about financial security are related to increased levels of psychological distress. This is not surprising, as anyone who has ever worried about money will tell you that financial stress has a significant impact on their overall mental health. Working with many young adults, I see the generational effects of ever-rising financial pressures. Young adult children feel the stress of their parents, and they worry about how they will ever manage when it will be their responsibility to support homes of their own. They see that the bar to entrance into our communities keeps rising, and they wonder how they will ever keep up.

Their worries are not unfounded. Researchers have found that an individual's *subjective appraisal* of their financial standing has the greatest impact on their psychological health—more so than their objective levels of wealth and debt. In other words, while objective measures can tell us how much money an individual has, these measures tell us nothing about their self-perceived socioeconomic status. In fact, we see that individuals earning similar incomes can vary widely on how financially secure they feel, depending on their spending habits and their "needs" to live in a way that reflects their values.

How, then, do we determine what we need?

How Social Comparison Drives Our Wants

Developed by psychologist Leon Festinger in 1954, Social Comparison Theory explains that all people are driven to acquire an accurate evaluation of themselves—whether in terms of intelligence, attractiveness, wealth, or success. In our attempt to understand where we stand, we look around at those in our circles to try and determine how we measure up. We gauge our own worth based on how we compare to others. Our ability to feel successful (or even adequate) thus lies at the mercy of how well those around us seem to be doing.

This is unfortunate, as psychologists associate frequent social comparisons with negative mood and more destructive behaviors. It is not hard to imagine how frequent social comparisons can become a self-perpetuated downward spiral toward worsening mental health. Constantly comparing ourselves to those around us trains us to become dependent on meeting an external and ever-shifting standard in order to feel that we are doing ok. The more our self-assessment relies on others, the more urgently we feel the need to keep up.

In the short term, such comparisons may provide reassurance ("I have more than he does, so I must be doing well"). But in the long term, they keep us tethered to judging ourselves based on external standards, leading to worsening well-being.

The Addiction of Consumption

This helps partially explain the addictive nature of consumption. The more we consume, the more we believe we need. When we adopt a relativistic view of what we need—determining our values based on the consumption habits of those around us—we develop an unhealthy preoccupation with acquiring more money and more things. This impairs our psychological health, and here too, the messages we send our children are powerful.

While many parents would exclaim that they want only for their children to become good people and lead meaningful lives, our words and deeds often send a markedly different message. By elevating external markers of success—such as large homes, expensive cars, and other material possessions—we neglect to invest in activities that yield personal growth and an internal sense of well-being. Our children see our values in action, and they too learn to value extrinsic over intrinsic rewards. Though internal variables, such as deep interpersonal relationships and engagement in meaningful activities, are less tangible and harder to measure, we know that they are what yield the greatest psychological well-being.

Of course, none of this should be taken to villainize wealth or ambition. We know that money itself is not the problem. Quite the opposite—with money we can do so much good! Greater wealth enables us to contribute to worthy causes that would go unfunded without the generosity of benevolent donors. And to a degree, money does help facilitate happiness and reduce stress. Certainly, if one does not have the basic things they need to live (adequate food, clothing, and shelter), it is less likely that they can experience good psychological health. However, once our basic needs are met, we find that additional wealth actually yields diminishing returns. Looking around at others to determine what we need, it takes more and more money just to keep up and maintain the same level of well-being that we used to have with less.

But how are we to know where to draw the line? How much is too much, and where are the right and wrong places to spend?

Deciding How and Where to Spend

To be sure, none of this is black and white. Every situation is unique and it is up to every individual, family, and community to navigate the gray. Our Jewish tradition can be seen as giving mixed messages on this topic.

We have all heard the stories of pious rabbis who needed next to nothing to feel sustained. In their name, asceticism is glorified, and we are encouraged to strive for minimalism. But then, Shabbat and the chaggim arrive, and we are told that money spent on *oneg Shabbat* and *yom tov* (Shabbat and holiday enjoyment) is money well spent—and that doing mitzvot in the best way we can afford is a beautiful thing: Buy the better etrog, splurge on the delicious meat, wear the new outfit, and decorate your sukkah as if it were your home.

Perhaps these seemingly contradictory messages are telling us that both are true. Yes to minimalism and having less—some of the time. And yes to beautifying our lives and enjoying material bounty—some of the time. So, when and when? How are we to decide?

Oftentimes conversations about our goals and choices start with a prompt to ask ourselves: What do I value? While answering that prompt can be informative and serve a purpose of its own, I'd like to suggest we ask ourselves a deeper question. That is, what do I *want to* value? Answering this question requires us to do more than take stock of where we are today. This question pushes us to consider who we think we ought to be. This question is aspirational, encouraging us to make choices that are ideologically driven.

It is well documented by both psychologists and halachicists that the way we act heavily influences our beliefs about ourselves. If I think of myself as a charitable person, I am likely to donate to those in need. But it is also true that when I give to those in need, I am witness to my own behaviors, and I "teach" myself that I am a charitable person. An effective way to change how we feel toward ourselves and the world around us is to change how we act. The way to become a charitable person, for example, is to start giving.

So too, with other forms of spending. When we ask ourselves, "What do I value?" we are essentially asking ourselves to examine our spending habits of time and money and infer what we evidently care about. If I spend my money on clothing, I must care about having nice clothes. When we ask ourselves, "What do I want to value?" this question creates a call to action. Once I know what I want my values to be, it becomes clear what I ought to do. Making our decisions from the top down (identity values driving decision-making), not the bottom up (crafting an identity from my decisions) ensures that our choices are purposeful and ones we can feel proud of. In this way, this question of what I *want* to value can be empowering. Instead of delegating our values to our purchasing practices (often determined by norms set by others), we can set our own agenda and decide where we want to invest our resources.

Of course, it is not for any one person to tell another what their values should be, and community norms and religious beliefs play a significant role in what we believe we need. But it behooves each of us as individuals and as a collective community to find our own answers to these questions—and then put our money where our values are.

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