

The Root of All Evil: An Examination of the Effects of Addiction to Money

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Shannon O'Leary poses the question, "Guess what money does?" The short answer is that it "decides who gets rich and who stays poor." This brings up the idea that money can control people's everyday lives and alter the course of their decisions. Hypothetically, if one were to replace the word money in O'Leary's question with the word drug or a specific type of drug, society's first thoughts would be drug addiction. However, the notion that people can become addicted to money is a debatable topic that requires a closer look as to how it can be compared to drug addiction. Indeed, if one examines the characteristics of the foundation of addiction and applies those properties to various other types of addictions, the correlation becomes undeniable. Arguably, money is more dangerous as it is something all humans need/require to live and sustain life. One must have a form of financial stability to provide themselves with suitable shelter, clothing, and food at the very least. Therefore, this addiction is not something a person can abstain from or live life without. However, it is possible for people to never suffer from addictive tendencies towards money or anything else. Thus, the process of examining the psychological connection between various types of addiction, the economic perspectives on addiction, especially to money and comparing case studies of those that are addicted and those that are not, proves just how detrimental this can be to society.

The definition of the word addiction is the fact or condition of being addicted to a particular substance, thing, or activity. When one Googles this definition, it leads to questions that are most frequently asked, for example: what are three types of addiction, three signs of addictions, and how to get rid of it? Under that category, Google also lists other websites similar to that search. Google goes into a lot of articles on substance abuse. Therefore, when one thinks of the word addiction, the human mind usually goes to one type of addiction: physical. Physical

addiction is significant, but there are two other types of addiction that get overlooked very frequently: behavioral/psychological and impulse control disorder. Physical addiction occurs when the body becomes so dependent on a substance to the point where without it the body experience withdrawal symptoms. Behavioral addiction is a compulsion to engage in behaviors despite negative consequences. Impulse control disorder comes from an addiction involving difficult impulses or urges, which can result in harmful outcomes. For a while, doctors looked at addiction as a lack of willpower and moral failure. More currently, doctors look at addiction as a physiological disease, changing the brain structure in ways that may alter the way it works and processes information. Moving forward, we look at different perspectives of addiction which involve wealth, money and the “American Dream”. This concept becomes one of the most unrealistic and unattainable dreams for Millennials and Generation Z.

Wealth and money is important in achieving the American Dream which was initially fundamental to the belief that if a person works hard, they will become successful, own a lovely house in the suburbs, have two children, a dog, enough disposable income for retirement, and have plenty of money to vacation annually. This dream helped foster a fixation on wealth that ultimately led many down an unhealthy path to money addiction. This is because the dream is based on an idea that is becoming increasingly difficult to achieve for most people. People are constantly striving to achieve this dream, even if it means sacrificing their health and well-being. Money often overshadows the importance of relationships, personal fulfillment, and one's health making it a distraction.

The Dream stems from a capitalistic society that can actually be traced back to the early colonial period when America was seen as the land of opportunity where one could build a new life and a new home. This dream changed and progressed through the years with industrial

revolution and territorial expansion. There were new cities and new frontiers to conquer. The American capitalist class spoke of hard work and character. The land saw a growth in the economy and luxuries became more available to those mainly of the upper and middle class. This became very appealing to the working class and other groups of people, who felt that labor and determination would bring more money. However, when the great depression hit and people lost their savings, they started to lose hope in the so-called, “American Dream.” Then, after World War II, which lasted approximately six years from 1939 to 1945 the economy commenced to progress and people began to feel positive about achieving the dream again. Middle and upper class people started to move to the suburbs purchasing new cars and houses. As the demand for such material items increased, it raised the cost of living which resulted in a decline of people that were able to afford or achieve the American dream. Due to capitalism and people striving to achieve, the American Dream prompted people to become addicted to having more and more money. To some people this dream becomes impossible, and they resort to becoming workaholics.

Workaholism means working excessive long hours, which can lead to a decline in physical and mental health, relationship problems, and an overall decline in well being. Workaholics work long hours or beyond what is required or expected, they develop a preoccupation with work, and even when not working, they have difficulty relaxing or taking breaks, thereby neglecting personal and social responsibilities. Workaholics feel anxious or guilty when not working and are driven to work, regardless of consequences. Their entire time is consumed by working to obtain more money to purchase more material items, which leaves very little time for anything meaningful outside of work. This behavior leads to high stress, anxiety,

and even depression, no longer depending on the brain's own natural dopamine or its natural hormonal mechanism for dealing with happiness.

Materialism can be driven by the societal pressure of seeking validation and approval of others. People start to prioritize the acquisition of expensive possessions and status symbols over experiences, relationships, or personal growth, often seeking happiness through material wealth. Owning the biggest house and latest or most expensive car, phone, clothes and shoes makes people feel like their material possessions are a measure of their success. Constantly showcasing an idealized lifestyle that's hard to resist. Some individuals use material possessions to fill a void or cope with stress and insecurity. To some overly material driven individuals, a person must work ridiculous hours or find other ways to get “quick money.” This desire for quick financial gain can lead one to engage in illegal behaviors such as gambling, drug trafficking, fraud, prostitution, theft, etc.

The constant pursuit of wanting more, driven by a belief that more money equals increased happiness can leave people never feeling satisfied with what they have. They constantly look for other areas to “fulfill” their happiness, and it becomes a never ending cycle which brings dissatisfaction. They overlook the fact that the brain instead has its own natural reward system for happiness.

Scientists have concurred that the brain releases a chemical called dopamine, mentioned previously; a satisfying jolt. Addictive behavior commandeers the natural reward system, whereas addictive activities produce a pleasurable surge of dopamine ten times higher than the natural dopamine reward that humans already possess. As addiction increases, the circuits adapt and reduce sensitivity to the natural dopamine. Due to their genetic makeup, everyone's sensitivity to the dopamine in their brains is different.

There is no one gene as a whole for addiction, but there are specific genes that make a person susceptible to becoming addicted to certain things. For example, gene codes for the dopamine D2 receptor play a role in the brain's reward system. Variations in this gene have been linked to increased impulsivity and addiction risk. Additionally, there is a gene that triggers the opioid receptor, which is involved in the perception of pain and the effects of opioids. Therefore, specific variants of this gene may contribute to opioid addiction vulnerability. Next, there are variations of a gene that have been linked to alcohol dependence, impulsivity, and increased risk-taking behavior. Then, a gene regulates the reuptake of serotonin, a neurotransmitter involved in mood regulation and addiction. Some variants have been associated with increased vulnerability to substance use. Lastly, there is a gene that metabolizes dopamine and other neurotransmitters. So, variations in this gene have been linked to differences in drug reward sensitivity and addiction risk. These genes contribute to individual risks but do not directly cause addiction.

The above is a list of a number of genes that may increase the likelihood of developing a substance use disorder. These genes then regulate the physiological processes that result in feelings, emotions, and behaviors. It is explained that each one regulates and results in the following: Dopamine regulation plays a vital role in the brain's reward system. Alterations in dopamine regulation can increase the risk of addiction. When the inhibitory neurotransmitters that help regulate brain activity and behaviors become imbalanced, they have been linked to addiction. Genes involved in the body's emotional regulation can influence an individual's vulnerability to addiction.

There are five main characteristics of addiction: dependence, tolerance, withdrawal, cravings, and loss of control. Dependence is the body feeling like it cannot function normally without participating in an activity or consuming a substance. Tolerance builds up the body's reward system by consuming more of a substance or continuously doing an activity to achieve

the same subjective effect as if it weren't so constant. Withdrawal is the physical and mental symptoms that occur when one stops using a substance or doing an activity they've been dependent on. A craving is an urge or powerful desire, and loss of control is binging to the point of incapacitation or exhaustion. Identifying these main characteristics of addiction also provides a foundation for the addition of money to the list of addictions. Just like alcoholism, narcotics, gambling, or shopping, money can cause one to show all five characteristics and have the same effect of addiction.

Money addiction involves compulsive behaviors related to spending, obtaining, and or saving money that can lead to negative consequences. As stated before the American Dream was a big concept that a lot of people hoped and dreamed to be true. In all actuality for most people it is an extremely unrealistic standard in today's world. When we have money we feel powerful and in control, but it can become the most dangerous drug a human can contend with. They feel a sense of high superiority; ambition and power over other people, but without enough it can provide a sense of inferiority. In a capitalist society there is pressure to earn more money because we receive messages by the latest gadgets, expensive name brand clothing, the impression to live in big beautiful houses, and purchase beautiful cars. The media, our friends, and family members all contribute to this pressure until we become bombarded wanting more and more. At a young age we are taught that we should strive for more, strive to be rich and if you do not, it will result in you being a failure.

When you're born you come into this world without money or clothing, but merely the basic need to be fed and comforted. As you grow you start to notice how people interact with money and you become exposed to the world and to individuals around you. As time progresses you come into the company of other persons who make you feel the need for attention; to be noticed. This attention can provoke one to act aggressively or become materialistic and show off worldly possessions. This road can eventually lead one to money addiction. Children

develop thoughts that are called “money scripts,” that teach us how we are going to act. This has a profound impact on our idea of money. To a poor child not having money for necessary needs becomes terrifying and that feeling leads to anxiety and stress. Children are constantly exposed to the behaviors of their parents and loved ones around them and those persons relationships around money. Not having money can be associated with pain and anxiety whereas growing up with money can be associated with pleasure. Either way, we fill the need to obtain more and more of it. Rich families are well off desiring more, while poor families are needy and want more. Money then becomes addictive to the haves and have nots but either way you want more of it. Some people come into money through hereditary means and for others it is self earned, Either way it can become an addiction. There is a saying, “the more you have the more you want.” This saying describes a great number of people in society.

When you have money people either admire you or fear you because of the power that comes with it. In some instances, people become extremely jealous of you wanting and striving to obtain everything that you have. This is labeled, “keeping up with the Jones”.

Money addiction has the capacity to do enormous good in the world but also has the power to be destructive. Money can interfere with people’s relationships because when someone becomes obsessed it requires a lot of their time and energy to obtain their money. They may start to ignore relationships in their lives with their children, spouses, and family because they feel they do not yet have enough; If they have five dollars they want ten, if they have ten they want twenty, and that want continues to increase. The withdrawal effect that money brings is distressing because it is something that people use to control their emotions and how they feel in their world and the perspectives they have on themselves. Some of us fail to recognize that truthful fulfillment does not stem from the amount of money one obtains or possesses, but from meaningful relationships,



personal growth, and pursuing happiness beyond monetary gains. Money gives people a *sense* of security but does not always provide valid security.

While money can be the most powerful drug it can with the same hands be used to make life better not only for the person addicted to it, but to improve the life of those less fortunate if used with a positive mindset. In the bible, Proverbs 11:24-25 suggests that we should give freely to become more wealthy, but to be stingy is to lose everything. Also, 1 Timothy 6:10 of the bible teaches us that the love of money is the root of evil, so by obsessively longing for and chasing it makes people wander away from happiness and pierce themselves with much grief and pain. In spending more and more of their energy craving it to the expense of everything else the love for money then takes on a negative effect. When one utilizes a positive mindset it can instead be the root of joy. The positive side presents itself in how money is obtained and how it is used to obtain positive changes. Since money and mindset are related entities that go hand in hand, one must develop the mindset to get rid of the belief which prevents taking action to start looking at the world through an opportunistic lens in order to achieve abundance in life otherwise. When one shifts their money addiction towards a more positive attitude then one can strive to move forward by setting realistic financial goals that are in reach and optimize for happiness to make life easier. The following are case studies of persons with money and their relationship with it.

Elon Musk is a billionaire with a net worth of 386.8 billion USD. To some people, he seems to be taking charge of American statues because of his monetary status and power via the

position bestowed on him by President Trump. Musk was born in Pretoria, South Africa. His mother is Canadian and his father is South African. He traveled to Canada in 1989, and later became a citizen of the United States.

Musk founded SpaceX, a space technology company, Tesla; manufacturers of electric cars and in October of 2022 purchased Twitter, now named X. Musk is also co-founder of PayPal. He is not really familiar with poverty because he was born into wealth and has never been without it. At the age of 12, he wrote a video game that he named “Blaster,” and sold it to an Office Tech and PC magazine company for \$500.

Although Musk's money addiction is due to the fact that not only was he born into wealth, he began his own journey into wealth via software and payment platforms. He has suggested that he does not think the pursuit of wealth is a good thing and that money cannot necessarily bring happiness. He feels that being productive, useful, performing an honest day's work, having family, kids and friends is what makes for happiness. He feels that “money is simply a representative of the real thing.” Yet, as far as helping people less fortunate, he rather feels it necessary to cut entitlements of the poor for reasoning that they may be gaming the system and therefore money could be saved in areas that could benefit other programs to progress.

Keanu Reeves, a prominent actor, musician, producer and philanthropist holds a net worth of \$388 million. He presents a very positive mindset when it comes to his money addiction. He was not born into wealth. His outlook on life is to live simple and enjoy life. He indicated that money, to him, doesn't mean anything and that he just wants to appreciate and enjoy life without stressing himself. Even though he builds his bank account, Mr. Reeves gives away a lot of his money through donations and charities and rarely talks about the money he has.

He prefers to keep quiet about his donations and does not seek publicity for it. On one occasion, he was even seen sharing food with a homeless person.

Mr. Reeves believes that money should be used to help one to live a simple life, without striving endlessly to accumulate more than what is necessary. He feels that the more stuff that you accumulate the more time and attention it requires to maintain it. When you don't have an overabundance of stuff to maintain, then you will have more time to devote your talent and attention to helping others. Mr. Reeves stresses also that with wealth your job should be useful in assisting those that may be in need. It can produce more satisfaction and money than expected if you focus on teaching, entertaining, inspiring, informing, or merely making people smile. However if your primary goal is to only focus on obtaining more and more money it can have just the opposite effect. Mr. Reeves' outlook on life and wealth presents us with a very positive side of money addiction.

Oprah Winfrey is another person who presents a positive mindset when it comes to money addiction. She is a producer, actress, and television personality. She was the first African American woman to own her own production company, and was nominated for an Academy Award in the first movie she performed in, *The Color Purple*. She is best known for, "The Oprah Show," which lasted for twenty five seasons. The talk show reached 15 million people per day. Oprah's net worth today is 3 billion.

Oprah Winfrey was not born into wealth. She was born in Mississippi in 1954, and was raised by her grandmother. Oprah was the victim of child abuse at a young age. She was raped by a family member at the age of 14, and became pregnant. The baby boy was born premature and passed away at infancy in the hospital. Oprah didn't want to have any more children and she has stated that she is already a mother figure to so many. She has donated a large amount of her

money to her Leadership boarding school in Johannesburg, South Africa. Oprah has also donated money to schools such as Morehouse College, Tennessee State University, Chicago Academy of Arts, and Chicago Public Schools. She also donates to battered women's shelters, and campaigns to find and catch child abusers.

Oprah views money as a result of what you put into your work. She feels that true satisfaction comes from using the gifts that we were given to serve others by making a positive impact on them, and making smart financial decisions. Oprah believes that education is the path to freedom, and that people shouldn't define themselves by how much money they earn but rather their values and purpose. She also believes that you will never be at peace with money unless you find a job that you love. Oprah states, "If you can get paid for doing what you love, every paycheck is a bonus." Oprah feels that money has and will always be about an energy exchange, "following the law of cause and effect." Oprah gives her energy to the work, and in exchange feels rewarded with a different form of energy; emotional balance. Not only is she a billionaire, she loves what she does and states that, "I am not my income. I let money serve its purpose, but I do not live to serve money."

Though Musk, Reeves', and Oprah's philosophies on wealth and happiness may be far fetched due to their billionaire status, the sentiments of sustaining financial success as an addiction can be noted in everyday business owners as well. Sharon Williams, former owner of SeniorSitters Inc. shares her thoughts on money as an addiction:

My name is Sharon Williams. I am a retired owner of an in-home care company. *I confess that I have a money addiction. My net worth absolutely in no way compares to that of Elon Musk, Keanu Reeves, or Oprah Winfrey. I was the previous business owner of an in-home care company called*

*SeniorSitters, Inc., but I was the first black provider agency under the Pennsylvania Medicaid Waiver program for both Allegheny and Westmoreland counties for nineteen (19) years.*

*My business became a very lucrative venture which netted a very sizable income, and in my opinion, caused me to become addicted to money. I now spend the bulk of my time thinking and dreaming of ways to obtain more and more money even though my current income is way more than sufficient to meet my needs, plus share with others. I simply cannot shrug the desire to obtain more and at this age, I don't feel positive about anything else. Even though I can comfortably pay my bills, shop when I want, travel whenever or wherever I want and have money left over each month I still feel the need to obtain more money. It gives me a good feeling when I call the bank to get my checking or savings account balance, but it is not a complete feeling of satisfaction because I want my balance to be higher, even though I live comfortably.*

*This feeling leads to hoarding, another bad habit and form of addiction that I am experiencing. I find myself shopping online at least two to three times per week for items that I already possess, or things I really don't need.*

*The positive aspect about my money addiction is that I will give or lend to help others in need. However, most times I do not give from the heart, or because I am happy to do so, but because of the guilt I feel about having more than enough so therefore I end up feeling the need to punish myself for it, by giving."*

Ultimately, money has pros and cons—but how one fosters their relationship with and towards money is what determines whether it is positive or negative. At the beginning of this essay the argument was presented that money decides who gets rich and who gets poor. Throughout the course of the research produced one's addiction to money may make this decision but it does not define the person in control of that wealth.

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