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Review

The good, bad and ugly of dispositional greed

Marcel Zeelenberg^{1,2} and Seger M. Breugelmans¹**Abstract**

Greed is the insatiable desire for more. It is an important economic motive with numerous implications for consumer behavior and decision processes. We describe research showcasing the good, the bad and the ugly of dispositional greed. The good of greed refers to the potential advantageous consequences for society as a whole and for greedy people themselves. The bad of greed refers to the potential harm that it causes to others, and the ugliness of greed refers to the disadvantageous consequences of being greedy for the people themselves.

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Keywords

Dispositional greed, Measurement, Economic motive, Well-being, Harm-to-others.

The good, bad and ugly of dispositional greed

Greed is about getting more of what you want. It is an insatiable desire for more income, more possessions, more influence, more power, more sex, more privileges, more of anything good. Greed is a strong drive for acquisitiveness with respect to valued outcomes. What can be bad about that? What is wrong with striving for what you long for? Moreover, greed is considered to be an important motivation behind economic growth and prosperity [7], making it good for society as a whole. Indeed, some praise greed indirectly for its beneficial consequences: “Capitalism has been called a system of

greed—yet it is the system that raised the standard of living of its poorest citizens to heights no collectivist system has ever begun to equal, and no tribal gang can conceive of.” [28]. However, despite these perceived benefits, greed is typically not applauded.

Greed is evaluated negatively because it may inflict harm to others and cause negative societal outcomes. In the words of Wang and Murnighan [43]: “individual greed benefits one person at the expense of others”. The 2008 global financial crisis has been widely attributed to the greediness of traders, bank managers, and Wall Street moguls [15], though it should be noted that this is mostly anecdotal and empirical support is wanting [12]. In addition, all major religions express disapproval of greed. For example, according to St. Paul: *radix omnium malorum avaratia* (the root of all evil is greed) [39].

Interestingly, not only do the opposing evaluations of greed as good and bad co-exist, there have been substantial changes over the last centuries in how people view greed, with the pendulum swinging both ways [8,26,41]. For this reason, it is interesting to summarize the evidence accumulated for the various perspectives. Here, we review recent research into the psychology of greed, which has mostly been done on dispositional greed, the view of greed as a relatively stable trait instead of greed as a transient state [34].

We organized our review around the good, the bad and the ugly of greed, inspired by how Tangney [38] addressed moral affect. The good of greed refers to its potential advantageous consequences, both for society as a whole and for greedy people themselves; the bad of greed refers to the harm it may cause to others; the ugliness of greed refers to the disadvantageous consequences of being greedy for people themselves. Before we discuss these, let us first describe in more detail what is known about the concept of dispositional greed.

Dispositional greed

Greed is part of human nature and most people can be greedy to some extent. Recent research demonstrated that people differ in how greedy they are, that these individual differences are stable over time, that these can be assessed validly and reliably, and that such assessments are predictive of behavior. Dispositional greed relates to individual differences in acquisitiveness [13,27], with the major difference that greed not only

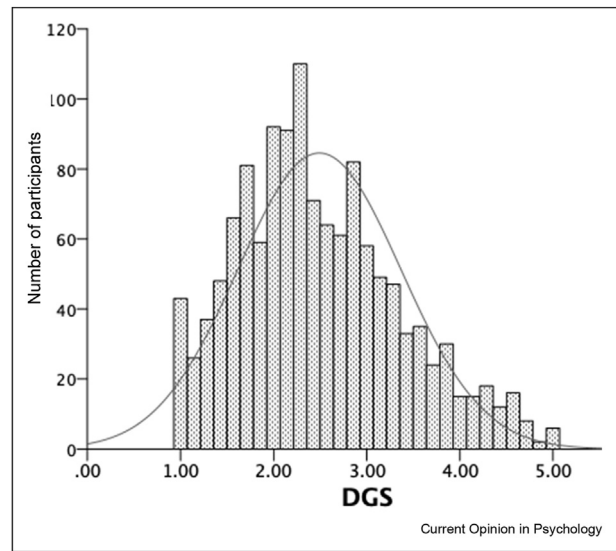
refers to products, goods, and money, but also to non-tangible outcomes such as power, status, influence and sex. It is interesting to speculate about the boundaries of greed. Are people only greedy for limited or scarce things? We think not, as perceiving an abundance of desired things (e.g., food, money) is also likely to elicit greed in people. It seems that the insatiability in greed makes one always long for more.

Greed is a normally distributed trait, with most people in a position of intermediate greed, and few being especially low or especially high in greed. The people on the high end of the distribution may be of particular interest because their behavior may seriously impact the well-being of others, for example, by hoarding resources [Kelly Haws reference] that others cannot use or by showing socially and environmentally unsustainable behaviors.

Several scales to measure dispositional greed have been developed [16,23,24,35,42]. Empirical comparisons of these scales reveal that all assess the same trait [25,48]. In this review, we focus primarily on research done with the Dispositional Greed Scale (DGS) that we helped to develop ourselves [35]. This is at present the most often used scale and has been validated for application in various cultures and languages, such as Brazilian Portuguese, Mandarin Chinese, Japanese, and Russian [1,18,21,37]. Given the convergence in construct validity among the various scales, it is very likely that the results with the DGS could also have been obtained with any of the other scales.

Table 1 shows the seven items of the DGS and the accompanying statistics for a sample of 1300 participants [48]. Figure 1 illustrates the idea that dispositional

Figure 1



The Distribution of Scores on the Dispositional Greed Scale [35]. Note. DGS scores run from 1 to 5, that is why the 0–1 interval is empty. Data from Zeelenberg et al. [48], Study 1 and 2 combined ($N = 1300$, 657 males, 620 females, 23 other; $M_{age} = 34.14$, $SD = 12.12$, range = 18–89 years).

greed is a normally distributed trait. The mean score is slightly below the midpoint of the scale ($M_{DGS} = 2.49$, $SD = 0.88$; $\alpha = .86$). This distribution is similar to what has been observed in other studies with the DGS [12,35,36,49]. Thus, dispositional greed appears to represent stable differences between individuals that are normally distributed in the population. This provides a firm basis for assessing the good, the bad, and the ugly consequences of greed.

Table 1

Mean Scores, Standard Deviation, Item–Total Correlation and Factor Loadings of the Seven Items of the Dispositional Greed Scale [35], Data from Zeelenberg et al. [48].

Items	M	SD	ITC	Factor Loading
1. I always want more.	2.64	1.16	.72	.80
2. Actually, I'm kind of greedy.	2.34	1.19	.64	.70
3. One can never have too much money.	2.82	1.31	.48	.52
4. As soon as I have acquired something, I start to think about the next thing I want.	2.61	1.19	.64	.71
5. It doesn't matter how much I have, I'm never completely satisfied.	2.36	1.14	.68	.75
6. My life motto is 'more is better'.	2.25	1.10	.72	.79
7. I can't imagine having too many things.	2.25	1.19	.57	.60
Mean dispositional greed	2.49	0.88	$\alpha = .86$	

Note: Participants were asked to indicate whether the items were descriptive of them. Responses are on a 5-point Likert scale (1 = completely disagree; 5 = completely agree). Data from Zeelenberg et al. [48], Study 1 and 2 combined ($N = 1300$, 657 males, 620 females, 23 other; $M_{age} = 34.14$, $SD = 12.12$, range = 18–89 years). Factor loadings come EFA with principal axis-factoring, Bartlett's $\chi^2(21) = 3675.71$, $p < .001$, KMO = .906, with a unidimensional solution, Eigen value = 3.91, variance explained = 55.92%.

The good of greed

Economists, who are among the biggest proponents of greed, argue that greed is beneficial for others in society [7,46]. Their reasoning is typically similar to why people have lauded the effects of self-interest. Being greedy, just like being self-interested, is thought to lead first to the acquisition of wealth, and subsequently to surplus production. This will consequently “trickle-down”, and thus have spillover benefits for society. The higher household income reported by greedy people [11] may be an illustration of such effects at the level of the household, but to the best of our knowledge, beneficial effects of greed on the macro level have not yet been well documented.

Being greedy can also be beneficial for people themselves. A study [33] about the financial behavior of approximately 4000 Dutch adolescents found that dispositional greed was associated with these adolescents having more income and spending more, though also with saving less often, and having debt more often. Other studies found that greedy people performed better [50], worked harder and earned more money in a laboratory task [49]. A survey [11] with a representative sample of the Dutch population ($N = 2367$) found that dispositional greed correlated with higher household monthly gross income¹ (but surprising not with personal income). They also found that the greedier people were, the more sex partners they had in life.

Other research that found that dispositional greed correlates with higher a productivity orientation [16], which manifests itself in striving to use time productively, to make progress, and to reach accomplishments. We think that it is likely that greed is also associated with other traits that are appreciated in today’s society; traits that reflect a motivation to achieve goals and be persistent in that, such as the need for achievement, personal growth, self-enhancement, and self-improvement.

The bad of greed

The condemnation of greed predominantly stems from the fact that people have argued that greed hurts others. As a case in point, greed has been defined “*as a selfish motivation to acquire an unfairly excessive amount of a resource, at the expense of others.*” [6]. The idea of harm is not only present in many definitions of greed, but also in empirical studies. Greedy people overharvested in a tragedy of the commons type resource dilemma, and greedier people took more themselves in ultimatum and dictator games [35]. Recent studies replicated the effects of greed in dictator games [29,30], and found that dispositional greed inhibits prosocial behaviors [3].

A link between greed and corruption is often made [4,45]. Greedier people are more dishonest, immoral or

unethical, and find that behavior more acceptable and justifiable [36]. In an incentivized laboratory study, greedier people were more likely to take bribes. The driving force of this unethical behavior was increased desire rather than decreased will-power [36]. Greed predicted corruption when descriptive corruption norms were high, but not when descriptive corruption norms were low, suggesting a potential way to combat the negative influence of greed [17]. However, it also highlights a potential vicious circle, with greed undermining social structures and leading to anomie (the perception of the disorderly of social bonds and the destruction of moral standards), and the anomie amplifying the prevalence of greed [14].

Greed also causes bad outcomes on more macro levels. Management research found that the greediness of CEOs of a large number of companies had a negative impact on shareholder’s return [9], and that greedy CEOs are less willing to invest in corporate social responsibility [31]. Similarly, in the research on sustainability and reducing consumption greed is put forward as a destructive force. It was found that dispositional greed was the strongest predictor of hoarding during the COVID-19 pandemic [47].

The ugly of greed

The picture emanating from the good-bad discussion could be that greed is mostly about prioritizing one’s own desires over the interests of others or of society as a whole. However, that would overlook an important, third and ugly aspect of greed: the costs to oneself. One of the most stable findings is that dispositional greed is negatively related to well-being and satisfaction-with-life [11,16,35,49]. Greed is also related to emotional instability, neuroticism, lower self-esteem, and less trust in others [16,18,21]. Why are greedy people not happy people? Maybe it is because they also compare themselves frequently with others that are better off, and that they feel envious as a result? Indeed, dispositional greed is a robust predictor of dispositional envy [16,18,35,42]. Recently, research [5] found that greed through malicious envy predicted lower satisfaction-with-life, while through a lesser extent benign envy predicted higher satisfaction-with-life. Dispositional greed also correlates with various (dark) traits, such as Machiavellianism, psychopathy, narcissism, and antagonism, and correlates negatively with honesty-humility and agreeableness [32]. This suggests that in addition to being unhappy, greedy people are also bad company.

Conclusion and outlook

To conclude, greed, the insatiable desire to acquire more, is a normally distributed trait in the population that can be measured well with a number of well-validated scales. There are good, bad and ugly sides to scoring high on greed: Good in the sense that greedy

¹ But also note that other studies [35,40] did not find a significant correlation between greed and income.

individuals tend to work harder, have more sexual partners and enjoy higher family incomes, which may trickle down to others; bad in the sense that greedy individuals tend to harm others by taking more of a scarce good, by being tempted more by immoral behaviors and by being more corrupt; ugly in the sense that greedy individuals tend to be less happy and less satisfied with life, distrusting other people more and being more envious.

This raises the questions what makes people greedy. A large-scale survey among Dutch 120.000 employees [40] found that dispositional greed was higher for people working in extractive industries, real estate, banking and insurance, and lower for those in education, healthcare and government sectors. This could be self-selection and/or these jobs incentivizing greedy behaviors. The latter is supported by the finding that economics education makes people greedier [44]. Another factor might be the economic situation in people's childhood. Several studies found that growing up rich is related to greed in adulthood [10,20]. What could be done to counteract the bad and ugly aspects of greed? Initial findings suggest that mindful parenting may inhibit greediness [19], and future research should examine this further.

Credit author statement

Marcel Zeelenberg: Conceptualization, Writing - Original Draft, Visualization **Seger M. Breugelmans:** Writing- Reviewing and Editing.

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- * of special interest
- ** of outstanding interest

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