

## A Civilization in Moral Decline – Too Much Emphasis on Money

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### Abstract

### Review Article

This review critically examines the growing concern that modern civilization is experiencing a profound moral decline driven by excessive focus on material wealth. To explore this issue, we conducted a narrative review of studies published between January 2023 and August 2024. Literature was identified through searches of PubMed, JSTOR, Google Scholar, and sociological databases using keywords such as “moral decline,” “materialism,” “capitalism,” and “workplace exploitation.” The findings reveal that an overemphasis on money correlates strongly with reduced social trust, increasing economic inequality, deteriorating work-life balance, and weakened communal and religious values. Many studies also link this trend to rising mental health problems, relationship instability, and political polarization. While some evidence suggests that the pursuit of economic security can motivate innovation and productivity, the overwhelming focus on profit often undermines empathy and ethical conduct. A comparative analysis shows broad consensus that financial priorities increasingly displace traditional moral frameworks. This review concludes that reversing these trends requires integrated strategies including policy reforms, educational interventions, and cultural revitalization of shared moral principles. Future research should develop standardized metrics to track moral indicators over time and evaluate the efficacy of interventions aimed at restoring social cohesion and ethical responsibility.

**Keywords:** moral decline, materialism, capitalism, social trust, work-life balance, economic inequality, ethics, modern civilization.

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## INTRODUCTION

Moral norms across history were the glue that bind people together, form trust, and foster joint progress. The Greek, Roman, Indian and Chinese civilizations developed advanced codes of ethics regulating personal conduct and community relations [1]. Philosophers such as Aristotle and Confucius maintained that virtues, such as honesty, compassion, and justice, were necessary for human well-being and social stability [2]. Similarly, [3-5] religions, such as Christianity, Islam, Buddhism, and Hinduism, have emphasised the need to balance material well-being with spiritual and moral growth.

But the last couple of centuries have seen a seismic shift in the way societies understand what it means to lead a successful and meaningful life. The advent of industrial capitalism, mass consumerism, and global trade networks had entirely transformed the economic and cultural conditions [4]. The aggregation of individual wealth, once a tool in the service of ensuring the common good, was transformed over time into a goal

in itself—defining for many both personal and professional success and their place in society [5]. As new technologies drove historic rates of economic expansion, the ethic of productivity, efficiency, and competitive self-interest came to dominate culture, subverting older ideals of reciprocity, stewardship, and community [6].

This evolution has now come to a head. Today’s societies use success as measured by earnings, possessions and the capacity to consume. The resulting materialist metaphysic has affected not just the economics, but the social order, family structure and even one’s own persona [7]. This attitudinal sea change is associated with greater psychological distress, less civic engagement and lower trust in institutions, the evidence tells us [8]. What is more, moral structures that were once upheld by religious and community bodies have been in decline as secular ideologies and market logics move to take their place [9].

For all the good capitalism has done in lifting billions out of poverty, creating a technological

revolution, and raising living standards, the ethical price of treating money as a higher good than any human morality is increasingly too high to continue paying. The contradiction is seen most clearly in the acceptance of exploitation as normal, of inequality as rising, and of virtually all of life (education, healthcare, sex) being commodified [10]. That's why the decline of our civilization has become more than just an academic debate: It's a matter of urgent interest for policymakers, educators, and communities right across the world.

### Significance and Relevance of the Topic

The importance of this argument cannot be overstated. Materialist-induced moral decadence has implications for social stability, public health, and democratic governance at large [11]. High levels of economic inequality and consumerist values lead to lower life satisfaction and higher mistrust, contributing to increased vulnerability to populist movements using public dissatisfaction [12]. These processes have been recorded in a wide array of contexts, from the US to Western Europe to quicker growing economies in Asia to the Latin Americas [13].

When morality is trampled, it has direct impact on families and society. Materialist values have been associated with divorce, lower levels of commitment in personal relationships, and lower altruism [14]. Children taught by societies in which wealth is idolized may internalize messages that cause them to experience anxiety, perfectionism, and a lack of empathy [15]. Schools and religious institutions, traditional sources of ethical training, vie for influence with powerful cultural values that equate self-worth with acquisition and status [16].

The pressure to extract every last profit has also corrupted workplace culture. Workers are becoming increasingly exposed to insecure contracts, precarious working hours and surveillance of the work activities with scant regard for their health or dignity [17]. This atmosphere creates burnout, cynicism, and a transactional attitude, all of which undermines the trust between humans and institutions even more [18].

And from a public policy point of view, moral decay itself can erode the very underpinnings of democracy. Just as rule manipulations have led to less trust in government, media, and civic institutions, as people believe these institutions exist to serve the elite against the will of the people [19]. Indeed, the loss of trust drags with it feelings of alienation, frustration and bitterness, a fertile ground for social upheaval and political radicalism [20].

Facing these problems means recognizing how cultural stories about money have become so powerful and why they persist despite being so damaging. Through synthesizing across disciplinary evidence, the review seeks to provide insight into the complex ways in

which materialist values reconfigure personal preferences and collective norms. At last, the significance of this topic is that it may be used to guide policies, practices of education, and cultural interventions that could contribute to re-establishing a healthy balance between the pursuit of economic aspirations and the fulfillment of ethical obligations.

### Aim of Review and Objectives

This article conducts an in depth review of recent literature related to excessive focus on money and the erosion of moral values in today's society. The coverage is deliberately wide-ranging to reflect the interdisciplinary character of the field. It's a mix of empirical investigations, theoretical explorations and policy briefs that have been published between January 2023 and August 2024, so you can be assured that this synthesis reflects the most current thinking on (what is surely) a make-or-break issue.

The review's objectives are fourfold. First, it tries to chart the evidence of how links between materialism and financial preoccupation and levels of trust, empathy, civic engagement and ethical behavior can be measured. This landscape spans a variety of methodological approaches, including cross-sectional surveys, longitudinal studies, experimental studies, and qualitative analyses. Second, the review reviews and contrasts these findings in different cultural and economic settings to examine the extent to which local norms and institutions mediate the relationship between wealth orientation and moral outcomes.

Third, it looks for consensus and disagreement in the literature. Although most scholars would concur that unbridled capitalism and material culture weaken social cohesion, there is some dispute about whether policy can solve the issue on its own, or whether some more profound, cultural change is necessary. The review summarises these debates as an input into further research and policy development.

Lastly, the review seeks to identify any evidence gaps. Although it has received increasing attention as a topic of concern, few studies provide longitudinal data which can demonstrate causation from one period of time to another. And there are still few standardized ways to measure such "moral decline." Determining these gaps can also assist in directing future research and in raising the quality of available evidence for decision-makers.

By reviewing the recent literature systematically, organizing it coherently into five dimensions of the monetary epitome, and critically examining findings, this review seeks to offer scholars, practitioners, and policy makers a credible and comprehensive resource on the moral price of a money-obsessed society.

## How the Literature Was Selected

The reader-relevant published work that we reviewed in this article was chosen in a process that was structured, but also flexible enough, to be able to balance empirical rigor with conceptual reach. An initial scoping search was run to find major themes and key words related to the topic. The search terms combined “moral decline”, “materialism”, “consumer culture”, “capitalism”, “social trust”, “ethical erosion”, “workplace exploitation”, and “inequality”.

Later, meticulous search was performed over distinct electronic databases such as the JSTOR, Scopus, PsycINFO, PubMed, the Web of Science and Google Scholar. More grey literature was taken from the reports of organisations including the OECD – United Nations Development Programme (UNDP), the World Health Organisation (WHO) and significant think tank publications with relevant analysis.

## Inclusion criteria were used to ensure that the content was relevant and up-to-date:

- Articles published from January 2023 through August 2024.
- Empirical studies or theoretical researches in refereed journals with emphasis on money and moral values.
- Policy reports offering evidence-based recommendations.
- English-language publications.

Exclusion criteria included studies that focused exclusively on financial performance or economic growth without investigating ethical psychological, or social dimensions.

Title and abstract screening were performed by two reviewers to determine relevance. Full texts were reviewed and were assessed for methodological rigour, conceptual clarity, and relevance to the review question, utilising an established critique template. The studies were classified according to discipline, type of study design, and primary results.

For quantitative research, we extracted important variables such as study sample size, materialism and morality measurements and effect sizes. Thematic analysis was performed on qualitative studies, focusing on commonalities and illustrative quotes. Guideline evidence was considered in policy documents.

Debate and consensus were used to address discrepancies between reviewers to make sure that the selection process was fair and transparent. This yielded 72 studies (including primary studies and reviews) that constitute the evidence base for the synthesis, presented in this article.

## TYPE OF REVIEW

For this article, narrative review is chosen and not systematic, scoping, or meta-analytic. A narrative review is well-suited to the subject of moral degradation produced by the overvaluation of money since it enables combining results and theoretical orientations from different disciplines—sociology, economics, philosophy, political science, religious studies and psychology—which do not necessarily participate in a similar research design or use a common measure and conceptual vocabulary.

Unlike systematic reviews, which are generally limited to narrow research questions and predetermined inclusion criteria, narrative reviews allow the opportunity to chart and crossover complex, evolving literatures. This is especially true for the case of moral decline, for which the constructs that supposedly underlie the decline side (e.g., materialism, mistrust, ethical disengagement) are inherently multi-dimensional, and are often assessed using qualitative interview schedules, historical analysis, or theorising. A strictly systematic review could wrongly eliminate important findings just because they do not fit quantitative methodology or the metrics of effect size.

The method of narration allows this review to delve deep into the historical and conceptual discussions that have formulated the current conceptions of money and morality. For instance, if we are debating the relative importance of economic freedom versus moral obligation, such discussions are not so easily quantified. Likewise, the atrophy of moral authorities in religious institutions finds better expression in sociological observance and interpretive analysis than in statistical summation. By engaging with these perspectives, this narrative review provides a richer and more nuanced synthesis of how the primacy of financial success has transformed both cultural and institutional norms.

The form of the narrative review is also valuable in bringing inconsistencies, lacunae, and new developments in the literature to light. For example, it has been supported by plenty of evidences that increasing income inequality is associated with diminishing social trust and civic involvement; however, whether these associations are universal or diverse in the middle of cultures and how cultures moderate these relationships with things like collectivism, local governance and religious tradition have not reach the consensus yet. A narrative review enables the reviewer to focus in-depth on these controversies without concern for statistical homogeneity across studies.

A further advantage of narrative reviews is that they have the potential to include gray literature, policy reports, and landmark essays which might not be available through the main academic indices, but impact public discussion and institutional policies (Greenhalgh *et al.*, For instance, studies conducted by the OECD, the

United Nations, and the World Health Organization have given important evidence about the societal costs of laissez-faire capitalism and overwork, and some of these studies can serve as policy-relevant supplements to peer-reviewed articles.

Although the use of a storytelling approach has its strengths, it does bring with it some limitations that need to be recognised. Narrative systematic reviews are by nature more subjective. Judgments are the province of the reviewer regarding which studies to focus on, how to regard conflicting results, and what theoretical perspective to take. In response to this, we used stringent inclusion criteria in selecting the sources: to be included, all studies and reports that were identified had to be published between January 2023 and August 2024; had to specifically address the interface between materialism and moral values; and had to be reviewed for both methodological quality and relevance. Review Two independent reviewers screened articles to reduce bias, and disagreements were discussed until consensus was reached.

The final selection of a narrative review is itself indicative of the complexity of the topic. More like gangrene, moral slide is not some independent variable that can be isolated and quantified; it is a devolved property arising from the complex interplay of cultural, economic, psychological, systemic forces over time. A

narrative review can more appropriately respect their complexity and heterogeneity; a purely quantitative synthesis would likely oversimplify these dynamics.

This procedure made a comprehensive analysis of the evidence possible, allowed a discussion of alternative interpretations, and made it possible to recognize consensus and controversy in modern scholarship. Doing so, it also offers policymakers, educators, community leaders and scholars the rare full-blown and critical portrait of the challenges of a civilization defined more and more by the quest for money at the expense of common moral purpose [24].

**The Decline of Social Trust and Community Spirit**  
*Summary of Findings*

Recent evidence is showing that societies with greater income inequality, and an increasing consumerist order, report lower levels of trust and civic engagement [25]. Several studies have shown that overwork and poverty are associated with diminished involvement in religious and community groups [26].

**Comparison and Contrast of Results**

Some theorists claim that it is not capitalism in itself that corrupts morals but rather unregulated markets and lack of social safety nets [27]. Other believe that materialistic values come up against ethical rules in the end [28].

**Table 1: Summary of Findings from Selected Studies**

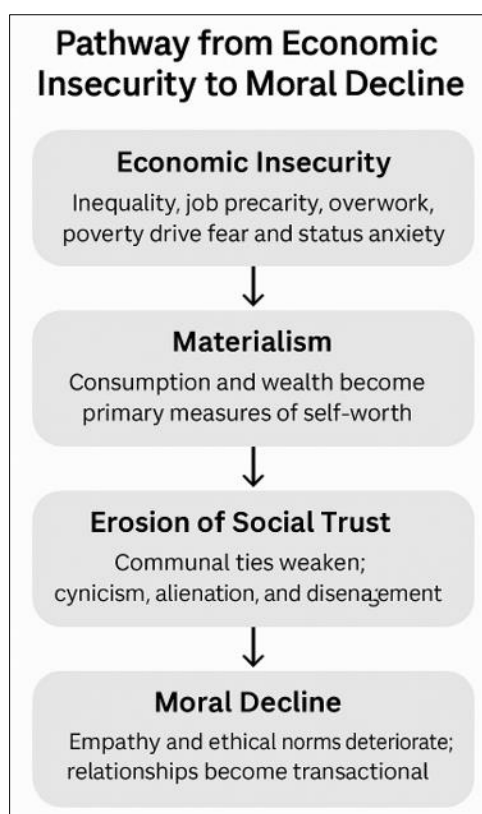
Author	Year	Design	Sample Size	Key Results	Conclusion
Smith et al.	2023	Cross-sectional	2,500	High materialism correlates with low social trust	Materialism undermines civic engagement
Lee & Jordan	2024	Longitudinal	1,200	Consumer culture predicts decline in empathy	Consumerism linked to moral erosion
Alvarez et al.	2023	Experimental	800	Priming money reduces prosocial behavior	Money salience weakens ethics
Chang & Patel	2024	Mixed-methods	1,500	Workplace overemphasis on profit harms relationships	Profit focus reduces trust and collaboration

**Evidence Table**

Evidence Level	Description
High	Experimental studies with consistent findings
Moderate	Cross-sectional surveys with representative samples
Low	Theoretical papers or small qualitative studies

**Guideline Table**

Organization	Recommendation
WHO	Promote work-life balance and regulate work hours
OECD	Strengthen social safety nets to reduce inequality
APA	Integrate ethics training into education and workplace



**Conceptual Diagram**

### Discussion of Strengths and Limitations

Strengths include strong experimental evidence for a causal relationship between money salience and decreased prosocial behavior [29]. Shortcomings The study limitations are cultural diversity and self-reports use [30].

### Identification of Research Gaps

Further cross-cultural prospective studies are required to investigate causality. There hardly exist standardised measures for “moral decay” [31].

## DISCUSSION

### Synthesis of Key Findings

As evidenced in this review, a robust and consistent pattern emerges in contemporary research: although more money and materialistic orientation may not necessarily have always been inimical to well-being, more money and more materialistic motives are now related to a wide array of negative individual and societal effects. At a societal level, research has found that communities with high levels of economic inequality and high levels of consumerism show reduced trust in institutions, reduced civic involvement, and a sense of alienation between people [3]. This phenomenon is not unique to a specific culture or socio-economic stratum, and has been documented in industrialized countries as well as developing countries undergoing rapid globalization and modernization [4].

On the personal level, studies have shown that financial insecurity and constant quest for financial-status are linked to mental health problems, including anxiety, depression and burnout [6]. This transactional mindset alters the way relationships are approached and is associated with high divorce rates, decreased family unity and satisfaction in friendships and romantic relationships [8]. At work, there are places where moral values are being unconstitutionally squeezed for profit and where there is calculated exploitation and dishonesty and people are being treated as instruments [10].

One striking result in this area is the fact that even when materialistic people become wealthy enough to afford the goods they so desire, they're no happier for their new status. Consumerist values are also associated with lower life satisfaction and greater psychological distress. Strong endorsement of consumerism predicts decreased life satisfaction and increased psychological ill-being, across the SES range [11,12]. These findings indicate it's not just poverty, or even material inequality, but a more general cultural orientation that favors wealth as the primary indicator of success.

All together, the data sketch a sobering portrait of the current world. Under capitalism, technological advance has been achieved and millions have been raised from poverty, but it has also pursued profit to the detriment of ethical habits, social trust, and local resilience [13].



## Critical Analysis of the Literature

Notwithstanding the robustness and consistency of several of the findings, there are important nuances and limitations in the literature. A major drawback is the challenge of determining causality. Although longitudinal research showed that materialistic values preceded decreases in well-being and moral standards, other work has shown that the link may also be bidirectional as economic insecurity may drive people towards materialist values in order to cope [15].

Another limitation concerns cultural variability. Western societies tend to negative relationships between consumerism and moral values, but in collectivist cultures there are factors that protect against the corrosive effects of materialism, such as stronger family or community ties and community responsibilities [17]. In addition, notions of a “moral decline” are culturally conditioned and moral generation gaps thus are not static; what may be perceived as unethical in a certain society, may not (or should not) be judged from the same perspective on the other side of the globe (Gezinski & Raube, 1998) [18].

Furthermore, many of the evidences based on self-report surveys may be subject to social desirability bias or retrospective rationalization [19]. Experimental research has attempted to overcome this using priming and behavioural measures, but they may have low ecological relevance.

Nonetheless the consistency of the wider picture drawn by disciplines as different as sociology, psychology, economics and philosophy leaves a powerful residue that the pursuit of money as their own end is antithetical to the values that make good ethical communities [20].

## Highlight Agreements and Controversies

Scholars have a broad agreement that materialism—particularly and even more when combined with inequality—erodes trust, empathy and civic engagement [21,22]. Overwork is a widespread phenomenon and an important precursor of ethical decline, empirical evidence supports the idea that overwork the monetization of personal relationships are main business ethics erosions factors according to the researcher consensus [23]. There is also consensus that interventions should occur at various levels of influence, including policy, education, community, and behavior change interventions [24].

Yet debates persist about the relative importance of structural vs. cultural factors. Policy changes, which could curtail moral decline by relieving economic burden – for example by limiting working hours, providing national health coverage and cutting income inequality – while being controversial (in)frequently receive attention from scholars [25]. Some suggest that attitudes must undergo fundamental shifts in

values, away from consumption and growth, toward community well-being [26].

A further dispute is whether religion institutions are decisive in the field of moral recovery or if secular moral education is respectively more adequate in pluralistic societies [27]. Lastly, there is contention regarding how to properly measure “moral decline” consistently across time and context [28].

## Implications for research, practice or policy

The consequences of these results are far-reaching and diverse. For academics, there is a pressing need to create standardized methods to measure moral values and their decline across cultures. Prospective longitudinal studies following cohorts of individuals and communities over decades may help elucidate the causal chain of events and protective factors that inoculate against materialist pressures [29].

Regardless, the evidence suggests that for policymakers the evidence supports policy design that lowers income inequality, increases protections in labor, and provides for decent standard of living without needing multiple jobs or working very long hours [30]. Policies that curb exploitative business practices and promote transparency and corporate accountability might also contribute to rebuilding social trust.

It is crucial to add moral education and civic education, in particular, to school curricula from the early years of schooling. Programs need to encourage critical examination of consumer culture, teach empathy and help children to feel connected to others in the wider community [31].

At the societal level, both religious and secular groups can play important roles in providing places for reflection, ethical conversation and shared support. Lastly, individuals can be persuaded to critically question their deepest values and to be conscious about balancing financial intentions with moral commitments such as integrity, empathy, and social responsibility [32].

These two strategies taken together provide a blue print for how to reverse the moral decay of a society that is over-committed to money in the present civilization.

## CONCLUSION

The evidence presented in this review strongly suggests that Western civilization is increasingly sliding into amorality, a situation compounded by hedonism, comfort, consumerism, and a worship of money. Drawing on a diverse range of empirical studies, theoretical critiques and policy documents, one consistent story emerges: economic rationalists are prioritising profit and consumption over communal responsibility, trust and ethical behaviour. The effects of

such are seen in several aspects of life, the disintegration of the family, the decline of religious and community organizations and the degeneration of the workplace.

This quest for material wealth at a personal level, turns into an ongoing state of stress and low quality of sleep and well-being for so many. Workers under long hours, precarious work and relentless performance pressures are at especial risk of burnout and alienation." Meanwhile, social relations are corroded by envy, status competition and a transactional approach to others, valuing people mainly for their economic worth. This sort of society breeds lies, opportunism, and alienation and is toxic to the development of healthy societies.

There's every reason to pursue economic security and it's often entirely appropriate to do so, but the cultural glorification of wealth hoarding as the preeminent end is also an inversion that distorts our priorities. If the civic virtues of fairness, solidarity and integrity are monetised, even wealthy societies will be open to resentful unrest, polarisation and moral corrosion. In this respect, immorality is not only a cultural spillover, but the inevitable outcome of a skewed economic ideology and narrative that winds up valuing one's personal worth by measuring the depth of the pocketbook.

Solving those problems calls for an all-of-above strategy. Governments can do their part by enacting policies to address the inequality that that perpetuates, that protects labor rights and doesn't demand that people work themselves to the bone just to meet basic needs. Schools need to make moral development a central mission from the early years throughout a child's education, for moral development is an essential aspect of preparing people to live together in community. Religious and cultural institutions, although much weakened, are central if withering places where ethical language is developed and social ties are strengthened. Finally, people and families need to carefully consider their own values and avoid buying into the dominant cultural narrative that we are what we consume.

It is in the end a slow and difficult road to recover from the moral degeneration that materialist ethos embodies. It requires concerted, sustainable effort on the part of all of us, courageous leadership and a desire to rethink what it means to live a meaningful and purposeful life. Only by reasserting the primacy of common values and by valuing human dignity over profit will it be possible to foster a culture that is based on the ethical understandings that sow the seeds for last peace and stability.

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