

# Breaking News English.com

**Nicer people are poorer, says study – 16th October, 2018**

## **Level 0**

Researchers say nicer people are poorer. They are poorer than selfish people. It is more difficult for kinder people to look after their money. This is because kinder people are more "agreeable," trusting and caring. Kinder people have lower savings, higher debt, and difficulty in paying back debts.

Researchers looked at online surveys taken by 9,000 people. The data was about people's money situation, their debt, their feelings about money, and their personality. Kinder people cared less about money. They did not look after it. Being kind has "financial costs". A researcher wanted to know, "why nice guys seem to finish last".

## **Level 1**

Research shows that nicer people are poorer. Researchers looked at how our personalities affected how rich we were. They said nicer people were financially worse off than selfish people. Kinder people found it more difficult to look after their money. A researcher said this was because kinder people were more "agreeable," more trusting and more caring. Agreeableness was linked to lower savings, higher debt, and difficulty in paying back debts.

Researchers looked at data from different online surveys taken by 9,000 people. The data was about people's financial situations, their debt, and their feelings about money. Researchers compared this data with surveys about personality and agreeableness. Agreeable people seemed to care less about money and so did not look after it. A researcher said being kind had "financial costs". She wanted to understand, "why nice guys seem to finish last".

## **Level 2**

New research says that nicer people are poorer than people who are not so nice. Researchers looked at how our personalities affected how rich we were. They found that people with a nice personality were financially worse off than more selfish people. Kinder people found it more difficult to look after their money. A researcher said this was because of the "agreeableness" of kinder, more trusting and more caring people. He said agreeableness was linked to different examples of financial hardship. These included lower savings, higher debt and an inability to repay debt.

Researchers looked at data from different sources, including online surveys taken by 4,000 people. The data included information about people's financial situations, their debt, and their attitude towards money. They compared this data with surveys in which people answered questions about their personality and agreeableness. The researchers said agreeable people seemed to care less about money and so did not look after their money wisely. A researcher said being kind and trusting had "financial costs". She wanted to better understand, "why nice guys seem to finish last".

## **Level 3**

New research shows that nicer people are likely to be poorer than people who are not so nice. Researchers looked at how the personalities of different people affected how rich or well off they were. The researchers found that people with a nice, warm personality were worse off financially than people who were more selfish. Kinder people found it more difficult to look after their money. Researcher Dr Joe Gladstone said this was because of the "agreeableness" of people who were kinder, more trusting and more caring. He said: "We find that agreeableness is associated with various [signs] of financial hardship, including lower savings, higher debt and higher default rates."

The researchers looked at data from different sources, including two online surveys taken by almost 4,000 participants. The data included answers to questions on people's financial situation, how people got into debt, and people's attitude towards money. They compared this data with surveys in which almost 5,000 people answered questions about their personality and their agreeableness. The researchers said agreeable people seemed to care less about money and so did not look after or manage their money wisely. Researcher Sandra Matz said that being kind and trusting had "financial costs". She wanted to better understand, "why nice guys seem to finish last".