

Affluenza, Stress, and the Erosion of Quality of Life: A Mediation Study Among Indian Youth*Santwana Mani* Prabhat Kumar Mishra*****Abstract**

This study investigates the impact of affluenza (excessive materialism) on the quality of life (QoL) in 500 young Indian adults, with an inclusion of mediation analysis. Utilizing quantitative methods through SPSS-27.0 and Hayes' PROCESS Macro (Model 4), the study examined whether psychological stress mediates the relationship between affluenza and QoL. Results indicate a negative correlation between affluenza and QoL ($r = -0.853$, $p < 0.01$). Mediation analysis revealed that psychological stress significantly mediates this relationship (indirect effect = -1.41 , 95% CI $[-1.89, -0.97]$), with affluenza explaining 72.8% of the variance in QoL. These findings underscore the detrimental role of materialistic values on youth well-being, suggesting the need for mental health interventions promoting intrinsic values, emotional resilience, and mindfulness. The study advances the discourse on consumerism's psychological costs and offers a culturally grounded approach to improving life satisfaction among Indian youth.

Keywords: *Affluenza, Indian youth, Psychological Stress, Mediation analysis and Quality of Life*

About Authors: **Assistant Professor, Department of Humanities and Liberal Arts, DIT University, Dehradun, Uttarakhand, India **Professor and Head, Department of Educational Psychology and Foundations of Education, NCERT, New Delhi, India*

Introduction

India is witnessing a unique socio-economic transformation characterised by rapid urbanisation, a burgeoning middle class, and increasing integration into the global economy. With this economic growth comes a shift in lifestyle, aspirations, and the value systems of its population, particularly among its younger generation. Young adults in India today find themselves navigating an era marked by unprecedented access to wealth, global consumer goods, and media that propagates materialistic ideals. Amid these changes, affluenza, a condition defined by an unsustainable obsession with wealth, materialism, and status- has emerged as an influential social and psychological phenomenon (Isham et al., 2022).

Affluenza is more than a casual interest in wealth; it is a complex condition that reflects the pressures and pitfalls of a consumer-driven society. Coined in Western contexts to describe the adverse effects of excessive consumerism, affluenza manifests as a constant desire for more material wealth, a tendency to measure success regarding possessions, and an inability to find contentment (De Graaf, 2002) and he defined it as "a distressing, communicable, socially-transmitted affliction characterised by excess, indebtedness, anxiety, and waste stemming from the relentless quest for more money (Harmon, 2001). Among young Indian adults growing up in a vastly different socio-

economic environment from previous generations, affluenza represents a new challenge, raising questions about its impact on well-being, relationships, and overall quality of life (James, 2008). In traditional Indian society, values such as community, familial loyalty, and contentment were emphasised over individual wealth accumulation ("*Structure and Change in Indian Society*," 2017). However, as India's economic landscape transforms, so do its cultural values, resulting in a younger generation that increasingly equates self-worth with financial success and consumer goods. Today's young adults are frequently exposed to media that glorifies a luxurious lifestyle, creating a societal norm where materialism becomes synonymous with happiness and success.

While economic growth has undoubtedly improved many material conditions, affluenza's psychological toll can significantly affect the quality of life. In their book, Gureje and Oladeji (2008) expressed that quality of life is a multidimensional concept encompassing an individual's physical and mental health, social relationships, and environmental conditions. High levels of affluenza, with its emphasis on wealth and material gains, often lead to diminished QoL as individuals experience increased stress, anxiety, and strained relationships due to their pursuit of more. Studies in Western contexts have shown that individuals with materialistic orientations

frequently report lower life satisfaction and well-being, as they struggle to achieve fulfilment amidst constant comparisons and high expectations (Srivastava & Jain, 2024).

Review of Literature

Affluenza, a term initially popularised in the 1990s, refers to the unhealthy and socially disruptive effects of materialism and consumerism. Recent studies are beginning to highlight its global relevance, especially in developing economies experiencing rapid socio-economic shifts, as concluded by Kasser & Kanner (2004). As India experiences economic growth, shifts in cultural values are observed among young adults, many of whom have access to disposable income and consumer goods like never before. Khan and Jamal (2024) concluded in their study that affluenza significantly negatively impacts the subjective well-being of undergraduate youth. Similarly, Kumar (2023) found that Generation Z (adolescents) tend to score higher on affluenza compared to the Millennial (adult) generation. In contrast, Millennials exhibited significantly higher levels of internet addiction than Generation Z. Furthermore, the study indicated that individuals with affluenza are more likely to develop internet addiction.

Midha (2022) findings indicated a modest level of affluenza among teenagers and a high frequency of social media usage, with the greatest engagement in the realm of knowledge, followed by academics, entertainment, and minimal use for socialisation. Subsequent correlation studies revealed a substantial positive moderate association between affluenza and social media consumption. The strongest positive correlation between socialising and affluenza suggests that connection with others may predominantly function as a significant source of affluenza. Binandeh (2020) revealed a substantial difference in satisfaction ratings between wealthy and non-affluent individuals ($F=709.54^{**}$). Results also revealed substantial gender differences ($F=19.58^{**}$) in the levels of joy among affluent participants. Females scored significantly higher ($M=3.97$) on the joy scale than males ($M=3.08$). The pursuit of wealth, prioritising possessions over individuals, an overwhelming desire for materialistic acquisitions, and avarice significantly impair the mental health of professionals by inducing numerous psychological disorders such as despair, anxiety, and tension. Krishna (2020)

findings revealed a significant correlation between affluenza levels and the incidence of depression, anxiety, and stress among college students while indicating no relationship between gender and these mental health issues, as well as an interaction effect between affluenza levels and gender. Tyagi & Shyam (2018) examined the relationship between affluenza and stress in Sonapat, Rohtak, and Jind Districts in Haryana and Chandigarh samples. Sharma (2018) result indicated a significant difference in narcissism between affluent and non-affluent individuals ($t=24.17^{**}$); also, the global narcissism score for affluent participants ($M=32.04$) was significantly above that of non-affluent participants ($M=16.74$).

According to a correlational and regression study by Ryan & Dziurawiec, 2001; stress was positively and strongly linked with affluenza ($r=.646$, $p<.01$). Stress predicts 25% of affluenza variance. With affluenza emerging as a new term, this study aims to address a critical gap by exploring its psychological impact on Indian youth. Understanding this dynamic is essential to promoting healthier, more balanced lifestyles in a fast-changing society.

Methodology

Aim:

The primary aim of this study is to examine the impact of affluenza on the quality of life (QoL) among young Indian adults, with a particular focus on the mediating role of psychological stress.

Objectives:

1. To explore the relationship between affluenza, quality of life and psychological stress among young Indian adults.
2. To determine the impact of affluenza on quality of life.
3. To investigate whether psychological stress mediates the relationship between affluenza and quality of life.

Hypotheses:

H1: There is a significant relationship among affluenza, quality of life, and psychological stress among young Indian adults.

H2: Affluenza has a significant impact on the quality of life of young Indian adults.

H3: Psychological stress mediates the relationship between affluenza and quality of life among young Indian adults.

This study adopted a comparative and exploratory quantitative research design to

examine the impact of affluenza on the quality of life (QoL) of young Indian adults and to assess the mediating role of psychological stress. The study employed a purposive sampling technique to recruit participants who met the inclusion criteria. A total of 500 young adults aged 18–25 years from diverse socioeconomic backgrounds participated in the study. Participants were grouped into high and low affluenza categories based on their scores. Data were collected using the Affluenza Scale (Tyagi & Shyam), the Quality-of-Life Scale (Dubey et al., 2009), and the Perceived Stress Scale (PSS-10). Data were analysed using SPSS 27.0. Descriptive statistics, independent samples t-tests, correlation, and regression analyses were conducted. Mediation analysis was performed using Hayes’ PROCESS Macro (Model 4) with 5,000 bootstrap samples to examine whether psychological stress mediates the relationship between affluenza (predictor) and QoL (outcome). Assumptions of normality, linearity, and multicollinearity were tested prior to analysis.

Results

Quantitative data were analysed using the statistical software on SPSS-27.0 to assess differences in QoL scores between groups, with t-tests used to determine the significance of group differences and to check the relationship correlation analysis.

Table 1

Descriptive Statistics of Affluenza and Quality of Life

Groups	Variables	Mean	SD
Group 1	High Affluenza	36.20	3.849
	Low-QoL	17.82	4.486
Group 2	Low Affluenza	34.94	9.539
	High QoL	85.49	9.375

Note. M = Mean; SD = Standard Deviation.

Table 1 showed a mean affluenza score of 36.20 (SD = 3.85) in the high-affluenza group and 34.94 (SD = 9.54) in the low-affluenza group. Quality of Life was significantly lower among the high-affluenza group (M = 17.82, SD = 4.49) compared to the low-affluenza group (M = 85.49, SD = 9.38).

Table 2

Pearson Correlations Among Key Variables

Variables	QoL	Affluenza	Stress
QoL	-	-.85**	-.80**

Affluenza	-	-	.76**
Psychological Stress	.85**	.76**	-

Note. ** p < .01. All correlations are two-tailed.

As shown in Table 2, quality of life was strongly and negatively correlated with both affluenza (r = -.85, p < .01) and psychological stress (r = -.80, p < .01), indicating that higher affluenza and stress levels are associated with lower perceived quality of life. Affluenza was also positively correlated with psychological stress (r = .76, p < .01), suggesting that individuals with higher materialistic tendencies report greater levels of stress.

Table 3

Impact of Affluenza on Quality of Life

Model Fit Measures

Model	R	R ²
1	0.853	0.728

Predictor	Estimate	SE	t	p
Intercept	121.84	1.8004	67.7	<.001
Affluenza Score	-2.28	0.0624	-36.5	<.001

In Table 3 the model suggests that higher affluenza levels are strongly associated with a decrease in QoL. With an R² of 0.728, the model explains a substantial part of the variation in QoL, making the Affluenza Score, 72.8% a significant predictor for this outcome. The coefficient score depicts that for each unit increase in the Affluenza Score, QoL is expected to decrease by 2.28 points where the negative value indicates an inverse relationship: higher affluenza scores are associated with lower QoL.

Table 4

Mediation Model Path Coefficients

Path	B	SE	t	p
Affluenza → Stress (a)	1.19	0.08	14.88	<.001
Stress → QoL (b)	-	0.09	-	<.001
Affluenza → QoL (c)	2.28	0.06	-36.5	<.001

Affluenza → QoL (c')	- 0.87	0.07	- 12.43	< .001
----------------------------	-----------	------	------------	-----------

Note. All effects are significant at $p < .001$. Indirect effect = -1.41, 95% CI [-1.89, -0.97]. Table 4 shows usage of PROCESS Macro (Model 4), the mediation model showed: Path a (Affluenza → Stress): $B = 1.19$, $SE = 0.08$, $p < 0.001$; Path b (Stress → QoL): $B = -1.18$, $SE = 0.09$, $p < 0.001$; Path c (total effect): $B = -2.28$, $SE = 0.06$, $p < 0.001$; Path c' (direct effect): $B = -0.87$, $SE = 0.07$, $p < 0.001$ and Indirect effect (a*b): $B = -1.41$, 95% CI [-1.89, -0.97]. The confidence interval for the indirect effect does not include zero, indicating that psychological stress significantly mediates the relationship between affluenza and Quality of life.

Figure 1

Mediation model showing psychological stress as a mediator between affluenza and quality of life among young Indian adults

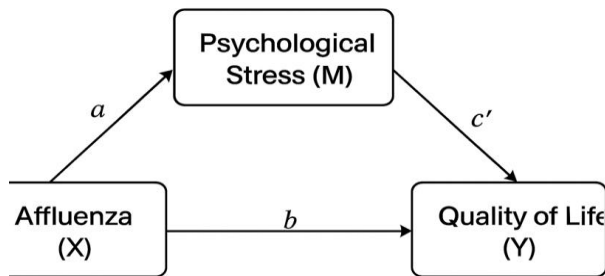


Figure 1 illustrates the mediation model showing affluenza as the predictor, psychological stress as the mediator, and quality of life as the outcome. All paths were statistically significant.

Discussion

The present study aimed to assess the impact of affluenza on the quality of life among young Indian adults, with a specific focus on the mediating role of psychological stress. The results corroborate earlier research suggesting a significant negative relationship between materialism and life satisfaction. The incorporation of mediation analysis reveals that psychological stress significantly explains the mechanism through which affluenza influences QoL.

As shown in Table 1, descriptive results underscore a generally high affluenza level and a broad spectrum of QoL among participants, setting the stage for examining how these factors may interrelate. The correlation analysis in Table 2 quality of life was negatively correlated with both affluenza ($r = -.85$, $p < .01$)

and psychological stress ($r = -.80$, $p < .01$), indicating that higher affluenza and stress levels are associated with lower perceived quality of life. Affluenza was positively correlated with psychological stress ($r = .76$, $p < .01$), suggesting that individuals with higher materialistic tendencies report greater levels of stress. Individuals who prioritise wealth and material goods may experience a decline in life quality, possibly due to unattainable expectations, chronic comparison to others, and dissatisfaction with their current state. Almost similar results were found in a study conducted by Wong, Rindfleisch, and Burroughs (2003) found that materialistic attitudes were negatively correlated with life satisfaction. People are more likely to suffer from mental health problems and have less life satisfaction if they aim high in their pursuit of monetary wealth, say Mamta and Harjyot (2018).

Table 3 highlights regression model demonstrates that affluenza is a substantial predictor of QoL, explaining 72.8% of the variance ($R^2 = 0.728$). The coefficient estimate indicates that for each unit increase in Affluenza Score, QoL decreases by 2.28 points, showing an inverse relationship. This finding implies that focus on wealth and material gains intensifies can diminishes life satisfaction, likely due to the emotional toll associated with unachievable ideals, social comparison, and material dissatisfaction. In another research by Supriya and Kumar (2021), a significant regression equation was found: $F(1,118) = 0.119$, $p < .543$ with R^2 of 0.003. concluding affluenza strongly predict the level of Life Satisfaction. Psychological stress was introduced as a mediator and in Table 4 showed the direct effect remained significant but reduced, demonstrating partial mediation. The indirect effect-validated through bootstrapped confidence intervals-confirms that affluenza elevates stress, which in turn deteriorates life quality. This aligns with Festinger's (1954) social comparison theory and Rindfleisch et al. (2008) finding on existential insecurity induced by materialism.

These findings have strong implications as they underscore the psychological cost of affluenza among Indian youth, especially in an era dominated by consumerism and digital media. The results highlight the importance of targeting stress management in interventions addressing materialistic value systems. Programs that emphasize mindfulness, intrinsic

goals, and emotional resilience may buffer the negative impact of affluenza. Lastly, cultural adaptations of such interventions are crucial, as collectivist values in Indian society may offer natural counterbalances to consumerist pressure if harnessed properly.

Conclusion

This study provides solid empirical evidence that affluenza significantly and negatively affects quality of life in young Indian adults, with psychological stress acting as a key mediator in this relationship. These findings highlight the need for holistic public health strategies that not only address overt consumerist behaviour but also mitigate the psychological stress that arises from it. Mental health campaigns, educational curricula, and family-level interventions should promote value systems that prioritize well-being over wealth accumulation. Future research should consider longitudinal and experimental designs to confirm causal pathways. Exploring moderated mediation effects—such as the role of gender or socioeconomic status—can also yield nuanced insights. Overall, the current study offers a culturally relevant and statistically sophisticated contribution to the understanding of materialism's psychological burden on youth.

Limitations

Self-reported measures may introduce bias, as participants could over- or underreport affluenza levels and psychological stress. The sample is limited to urban Indian youth, which may limit the generalizability of findings to rural populations or older adults with different socio-economic experiences and value orientations.

References:

Binandeh, Z. (2020). Psychological study on children facing health challenges due to affluenza in Iran. *International Journal of Advanced Multidisciplinary Scientific Research*, 3(5), 12–22. <https://doi.org/10.31426/ijamsr.2020.3.5.3312>

De Graaf, J. (2002). Affluenza: the All-Consuming Epidemic. *International Journal of Sustainability in Higher Education*, 3(2). <https://doi.org/10.1108/ijshe.2002.24903bae.002>

Festinger, L. (1954). A theory of social comparison processes. *Human Relations*, 7, 117–140. <https://doi.org/10.1177/001872675400700202>

Harmon, M. D. (2001). Affluenza: Television use and cultivation of Materialism. *Mass Communication & Society*, 4(4), 405–418. https://doi.org/10.1207/s15327825mcs0404_5

Isham, A., Verfuether, C., Armstrong, A., Elf, P., Gatersleben, B., & Jackson, T. (2022). The problematic role of materialistic values in the pursuit of sustainable Well-Being. *International Journal of Environmental Research and Public Health*, 19(6), 3673. <https://doi.org/10.3390/ijerph19063673>

James, O. (2008). *The Selfish Capitalist: Origins of Affluenza*. <http://ci.nii.ac.jp/ncid/BB07568797>

Kasser, T., & Kanner, A. D. (Eds.). (2004). *Psychology and consumer culture: The struggle for a good life in a materialistic world*. Washington, DC: American Psychological Association

Khan, Z., & Jamal, S. R. (2024). Affluenza as a Predictor of Subjective Well-being among Undergraduates. *Indian Journal of Health and Wellbeing*, 15(1), 83-88. <https://iahrw.org/product/affluenza-as-a-predictor-of-subjective-well-being-among-undergraduates/>

Kumar, S. (2023). Affluenza: An Intergenerational Study. *IAHRW International Journal of Social Sciences Review*, 11(2), 301-305.

Midha, P. (2022). Plugged in: Social Media and Fostering of Affluenza among Young Adults. *IAHRW International Journal of Social Sciences Review*, 10(4), 437-441.

Rindfleisch, A., Burroughs, J. E., & Wong, N. (2008). The safety of objects: materialism, existential insecurity, and brand connection. *Journal of Consumer Research*, 36(1), 1–16. <https://doi.org/10.1086/595718>

Rindfleisch, A., Burroughs, J. E., & Wong, N. (2009). The safety of objects: Materialism, existential insecurity, and brand connection. *Journal of Consumer Research*, 36(1), 1-16.

- Ryan, L., & Dziurowiec, S. (2001). Materialism and its relationship to life satisfaction. *Social Indicators Research*, 55, 185-197.
- Sharma, D. M. (2018). The ripple effect: Wealth contagion and its influence on behaviour. *International Journal of Interdisciplinary Research and Innovations*, 6(4), 29-33.
- Srivastava, P., & Jain, S. (2024). Does materialism make Indian millennials miserable or is it a key to life satisfaction? Exploring the moderating role of gratitude. *Management and Labour Studies*.
<https://doi.org/10.1177/0258042x231225298>
- Structure and change in Indian society. (2017). In *Routledge eBooks*.
<https://doi.org/10.4324/9781315130361>
- Supriya, & Kumar, S. (2021). LIFE SATISFACTION IN RELATION WITH AFFLUENZA AMONG ADOLESCENTS. *ANVESAK*, 51(2 (XVIII)), 134–140.
- Tyagi, P., & Shyam, R. (2018). A study of affluenza in relation to stress. *International Journal of Social Sciences Review*, 6(10), 1973-1975.
- VS, V. K. (2020). *Influence of Level of Affluenza on Depression, Stress and Anxiety Among College Students* (Doctoral dissertation, Institute of Psychology).

NOTE: The authors have sole responsibility for the originality of the contents of this manuscript.