

## What would it take for you to be really content?

A recent Commission for Financial Capability 2018-19 survey of New Zealanders identified wide variation in how they felt about their financial well-being. The report on the survey noted that people's views on their financial well-being were not determined by how high their income was.

The view of financial well-being was influenced more strongly by their attitude to wealth. The study identified three groups of people. Those who report:

- a. high subjective financial wellbeing - tend to understand wealth as health, good relationships, independence and the ability to help others in addition to financial wealth.
- b. medium subjective wellbeing - tend to describe wealth in terms of having surplus income that can be spent on wants, luxuries, or even "wasted", with no need to budget and monitor expenses.
- c. low subjective financial wellbeing - described wealth primarily as protection – from worrying, from having to beg, from emergencies.

Most of us are looking forward to something that we think will improve our contentment. Have you given thought to what would immediately increase your personal contentment?

A better car? A better job? Maybe just an increase in pay? A long holiday? How about becoming debt free?

I understand that our financial condition can cause a lot of worry, stress, and discontentment. And I think it is important to be working toward improving your financial well-being, but not at the expense of losing your contentment right now.

One of the reasons people answering the survey didn't have a sense of financial well-being was their attitude to what they owned. Nearly a third of people completing the survey agreed with the statement '*The things I own say a lot about how well I am doing in life*'.

A higher percentage (43%) agreed with the statement '*I'd be happier if I could afford to buy more things.*'

People with high incomes and miserable subjective financial well-being, in general were:

- aged 35 – 54 years,
- employed,
- European ethnic group,
- male, managers,
- living in Auckland,
- in debt.

What would it take for you to be really content?

Let me explain...

Paul spoke of this in Philippians 4:11-13 (NLT):

*Not that I was ever in need, for I have learned how to be content with whatever I have. I know how to live on almost nothing or with everything. I have learned the secret of in every situation, whether it is with a full stomach or empty, with plenty or little. For I can do everything through Christ, who gives me strength.*

In these incredible verses, Paul makes a couple of points I don't want you to miss:

1. He knows what it is to be lacking. In other words he has tasted the pain of not having enough, of suffering, of sacrificing, of delayed gratification, of dashed hopes, of painful sorrows, of what he calls living on almost nothing. He could make a long list of things that were real needs in his life.
2. He flips the coin to the other side and says he has also experienced an abundance. He knows what it means to have comfort, to taste prosperity, to have all his needs met. But his point is that neither of these conditions gave him contentment. His secret was that Christ was the source of his contentment, not his circumstances.

I hope you can make the same declaration today, right now. *"For I can do everything through Christ, who gives me strength."*

