

There's Nothing Wrong With Wealth, As Long As It Isn't Built on Harm

Adam Tugwell | 1 May 2026



We live in a culture where money has quietly become the central organising principle of almost everything. It shapes our choices, our opportunities, our identities, and even our sense of self-worth - often without us realising it.

We walk through life believing we are making free decisions, when in reality many of those decisions are filtered through a deeply conditioned relationship with money: what we fear losing, what we believe we deserve, and what we think we must accumulate to feel secure.

This isn't accidental. The systems we live within - *from neoliberal economics to globalisation, from centralised governance to fiat-based monetary policy* - are built on extractive logic.

They rely on continual growth, continual consumption, and continual financialisation of life.

Tools like markets, GDP, and monetary expansion aren't neutral; they infuse every corner of society with the assumption that more is always better, that profit is natural, and that accumulation is a sign of success.

Centralisation plays a major role in this. It creates distance between action and consequence, between producer and consumer, between decision-maker and those affected by the decision.

That distance dehumanises. It makes it easier not to see the harm. It allows people and institutions to believe that if something is legal, it must also be right. And it enables a kind of collective blindness to the impact of financialising everything - from housing to healthcare, from education to the environment.

But the national-level systems are only half the story. The other half is personal.

Because the system's logic doesn't just operate "out there"; it operates through us.

The belief that profit is a right - that we are entitled to charge not what we need, but whatever the market will tolerate - has become normalised.

Businesses do it. Individuals do it. And every time we take more than we need simply because we can, we reinforce the very dynamics we claim to oppose.

The evidence is everywhere. Owning multiple houses when you can only live in one. Collecting cars you can only drive one at a time. Choosing extravagance not because it nourishes you, but because it signals status.

None of these things are inherently immoral - but they are symptoms of a culture that confuses abundance with excess, and wealth with accumulation.

True abundance is something different.

It's having enough - *enough to live, enough to thrive, enough to contribute* - without taking from others or from the world more than you genuinely need.

It recognises that legality is not the same as morality. Just because the system allows accumulation that harms people or the planet doesn't mean it is right.

Nobody has an inherent right to profit when that profit is built on someone else's loss, someone else's struggle, or the degradation of something irreplaceable.

There's nothing wrong with wealth. But there is something deeply wrong with harm disguised as success, extraction disguised as enterprise, and excess disguised as freedom.

If we want a healthier relationship with money - individually and collectively - we have to start by recognising the difference between wealth that enriches life and wealth that drains it.

And that begins with a simple truth:

Wealth is only ethical when it doesn't come at the expense of anyone or anything else.

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