

# The top regrets of the dying: “I wish I hadn’t worked so hard.” (Greed Is Good, But Not For Happiness)

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A palliative nurse listed the most common regrets of the dying in their last days: among the top, especially for men, is “I wish I hadn’t worked so hard.” We know from philosophers, social scientists and religions that greed and materialism are vices. Yet somehow economists have convinced the masses that always maximizing income and consumption at all cost is a virtue. We test whether wanting more work and more money “more hours and more money” results in human flourishing measured as life satisfaction. And we use alternative measures: “next to health, money is most important,” “no right and wrong ways to make money,” “job is just a way to earn money.” Results on all measures agree—greed/materialism is robustly related to lower life satisfaction. Study supports policies aiming at improving working conditions and lowering working hours; curbing materialism and conspicuous/positional consumption. Study is observational, not causal, and results may not generalize to other countries, especially where people are less obsessed with work and money.

SUBJECTIVE WELLBEING (SWB), HAPPINESS, LIFE SATISFACTION, WORKING HOURS, GREED, MONEY, CONSUMERISM, CONSPICUOUS CONSUMPTION, MATERIALISM TODO ADD TO EBIB AS KEYWORD PAPER-CODE-NAME AND TAG WITH EBIB KEYWORDS

“I wish I hadn’t worked so hard.” is among the the top regrets of the dying (Ware 2012).

“Nothing on earth consumes a man more quickly than the passion of resentment.” Nietzsche

This is an incredibly useful insight—wisdom from people who evaluate their life as a whole on deathbed—we should learn from their experience and unique point of view being able to summarize the whole life. There are clear patterns in responses—these quoted below are the most frequent ones. Social indicators, quality of life studies and subjective wellbeing fields should use that treasure trove of information more. There are few more overlooked and more relevant pieces of information there on how to live one’s life. In addition to “I wish I hadn’t worked so hard,” the other resentments are (Ware 2012):

“I wish I’d had the courage to live a life true to myself, not the life others expected of me.”

“I wish I’d had the courage to express my feelings.”

“I wish I had stayed in touch with my friends.”

“I wish that I had let myself be happier.”<sup>1</sup>

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I thank XXX. All mistakes are mine.

<sup>1</sup>yeah i wish i ddin work so hard but also similar related—live your own life, more travel etc—they all point to less work; if there are any work related they are rather about being more brave and actionable or taking different career or investment paths than working harder and more and gettimng more money; remarkably, apparently no one regrets not working harder or making more money! and yet again this is precisely the most common pursuit during the lifetime—more income and consumption. Yet note that people do regret some forms of consumption such as travel, again extrinsic v intrinsic—buy experience not stuff. For other studies on deathbed regrets and elaboration of the concept see SOM.

In general, philosophers, social scientists (with notable exception of economics), and religions condemn working too much and wanting too much money and possessions. Temperance, restraint from excess is traditionally seen as virtue. Traditionally, greed is seen as vice; it is even one of the seven deadly sins in Catholicism. Benjamin Franklin wrote on moral perfection and his list of virtues includes frugality, temperance and moderation<sup>2</sup>

Wisdom of dying people and their honest evaluation of what really matters in life especially should be taken into account if it conflicts with one's way of life. Same can be said of philosophy and social science. And the contrast could not be starker.

Materialism and consumerism became accepted or even celebrated in American society. Income and consumption maximization (greed) is a part of American Dream (Robinson and Murphy 2009).

Americans define success differently, but seems that the most common definition is money or consumption. In popular culture and popular opinion in the US, wanting to work more hours and make more money is a virtue. We live in materialistic and consumerist society. Both hard work and high income are highly desirable—they may signal ambition and desire to succeed. Such person, as popular opinion has it, should be happy. Capitalism is about more hrs and more money. This is what we strive to do Okulicz-Kozaryn (2011). This is the whole purpose of the free market economy, to satisfy whatever desires and wants there may be; and to create new ones—marketing is a science how to make people buy things they don't need for the money they don't have CITE.

And yet, as this study argues, wanting more work and more money is related to lowered life satisfaction. If the goal is happiness, then our values as a society are off.

## 1 SWB

**make it harder theory too! have aristotle and bentham!** eudamonia, good life; greatest happiness for the greatest number

Happiness is an end in itself. "What do [men] demand of life and wish to achieve in it? The answer can hardly be in doubt. They strive after happiness; they want to become happy and to remain so." (Freud et al. 1930, p. 52).

A brief definition is in McMahon (2005), and a full definition across human history in McMahon (2006).

**boilerplate about validity, happiness v lifestyles etc**

## 2 Theory

TO CONSUMERISM WHERE I LINK THE TWO: More hours and more money typically translates into more consumption.

While Marx didn't talk directly about life satisfaction, he did talk at least indirectly. According to Marx, work is not enjoyable in capitalism (Marx [1867] 2010, Lyons 2007)—capitalism brought forth "some of the most wretched living and working conditions in human history." But Marx still is relevant: Capitalists largely do not work, their income and wealth come from capital, not labor. Labor under capitalism is a wretched condition. Yet it is necessary, one needs to make a living and exchange their labor for necessities. But wanting more work and money through labor (and not capital) is a futile endeavor and should lead to more alienation and misery, not human flourishing. Indeed as in the title's quote about top regrets of the dying—"wish didn't work so hard" What one should do instead according to Marx is enjoy life spontaneously, go fishing "It will be possible to hunt in the morning, fish in the afternoon, rear cattle in the evening, criticize after dinner . . . without ever becoming hunter, fisherman, herdsman, or critic., and do what one pleases"; this agrees with Frankfurt school, eg Marcuse: unrestrained joyful spontaneity

Marx would rather call capitalists "greedy" than workers, but of course workers can be both taken advantage by capitalists and "greedy" at the same time.

Indeed, about two thirds of US employees are disengaged (Thompson 2020).

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<sup>2</sup>"Benjamin Franklin on Moral Perfection"—Practical advice on obtaining a perfectly moral bearing. From his autobiography. [https://www.ftrain.com/franklin\\_improving\\_self](https://www.ftrain.com/franklin_improving_self)

do have veblen! and sure not always more income is conCon, but in rich country as US usually is

Not only greed is good in popular culture, it is also supported by economists (Wang et al. 2011, Wight 2005)<sup>3</sup>. The economic theory states that the more income and consumption, the more utility or happiness: **cite autor i guess (its in charlotte becky i guess)**

$$income = consumption(\pm investments and savings) = utility \approx happiness \quad (1)$$

And by economic theory, profit maximization, not any social responsibility, should be the only concern of businesses Friedman (1970). Yet pure and unrestrained income and consumption maximization, as economists would like it, the so called concept of homo oeconomicus, a perfectly rational homo sapiens who maximizes income and consumption, is a foreign idea to most humans, even business people. Economic ideas “1) people are self-interested utility-maximizers, 2) individuals should be unimpeded in their pursuit of their own self-interest through economic transactions, and 3) virtually all human interactions are economic transactions” create tensions even among business students (Walker 1992).

Taking economics classes may increase one's greedy behavior (Wang et al. 2011).

Menand (2020): What makes it hard to discard the tools we have objectified is the persistence of the ideologies that justify them, and which make what is only a human invention seem like “the way things are.” Undoing ideologies is the task of philosophy. Marx was a philosopher. The subtitle of “Capital” is “Critique of Political Economy.” The uncompleted book was intended to be a criticism of the economic concepts that make social relations in a free-market economy seem natural and inevitable, in the same way that concepts like the great chain of being and the divine right of kings once made the social relations of feudalism seem natural and inevitable.

### 3 Greed, materialism, consumerism, and human flourishing

**to literature or conclusion on overwork from first 2 papers with lonnie**

**YEAH AGAIN, DO START WITH LOVE OF MONEY AND ONLY THEN TRANSITION TO MATERIALISM, CON CON, THESE VARS MEASURE MONEY ORIENTATION!**

“Does money buy happiness?” is a title of a classic happiness paper by Easterlin (1973) that started so called “economics of happiness.” 50 years later, thousands of studies were produced on the topic and consensus is that up to a point, or at least that there are diminishing marginal returns. Yet most studies are about income, some on wealth, notably a recent volume (Brulé and Suter 2019).

While money–swb link is the most researched topic in the happiness field, we don't know much about the effect of consumption on happiness (e.g., Wang et al. 2017, Carver and Grimes 2016, Okulicz-Kozaryn and Tursi 2015, Veenhoven 2004, Okulicz-Kozaryn and Altman 2019). And while we know that extrinsic v intrinsic orientation leads to unhappiness (CITE srch ebib for extrinsic), and that materialism/conspicuous consumption KASSER etc lead to unhappiness, there are no studies about actual greed. There are no studies about actual pursuit of money, or intention to work more and make more money, and this is what this paper is about. the first study using hrsmoney for this purpose—say we use this very useful gss variable spell out; and handful of others

Interestingly Easterlin started his paper with an observation that pursuit of money and pursuit of happiness are about the same thing in the US. In one study students were asked about their feeling related to money, and “happiness” was the most frequent emotion (Mogilner 2010). A recent survey found that a third of people define success by their possessions (cited in Joye et al. 2020). But actually valuing time over money, not the other way around, predicts happiness (Whillans et al. 2019). Again, buy experience not stuff, but especially buy time, e.g., hire a maid, time is perhaps the most important resource that one has (Whillans et al. 2017).

Also there is a notable paradigm shift under way in terms of what persons and societies should maximize. The second half of the twentieth century was marked by maximization of income and consumption and rebuilding the world after the wars. Establishment of

<sup>3</sup>Not all economists agree of course, for instance see Wight (2005) or <https://www.epi.org/>.

intl institutions like World Bank, IMF, WTO, etc. Now even some economists are noticing that maximizing income or consumption is not the only goal worth pursuing. For instance Amartya Sen proposed subjective wellbeing as a measure to maximize Stiglitz et al. (2009).

There are closely related concepts here: greed, materialism, consumerist society, conspicuous consumption—all interrelated and all are based on an idea that people chase money in order to consume and see that as an end in itself, the goal of life has become to make as much money as possible mostly in order to acquire as much material possessions as possible; TODO quote from that other paper that a third think that material possessions are a way to go

Merriam-Webster's dictionary defines greed as "a selfish and excessive desire for more of something (as money) than is needed." For a nice overview see Wang et al. (2011). Hence it fits our measure, if one doesn't miss necessities (needs), then it is greed. and likewise per livability theory: "Like all animals, humans have innate needs, such as for food, safety, and companionship. Gratification of needs manifests in hedonic experience" (Veenhoven 2014)—for vast majority of Americans wanting more money does not satisfy innate needs.

To be sure, greed is good in many ways, in words of the Wall Street movie character, Gordon Gecko "Greed is good"

To be sure, intention to work more and make more and greed are not the same, but usually they are in the US. It is an affluent society, where vast majority has their needs satisfied, and wanting more is not a need but a want.

To be sure, chasing money and buying stuff does provide at least momentary pleasure; money (Bentham cited in , p. 79) "a pleasure of gain or a pleasure of acquisition: at other times a pleasure of possession" and buffers against negatives "immunity from pain" "the happening of mischief, pain, evil, or unhappiness." Although one needs to remember that Bentham wrote these words before the industrial revolution took off, at the time where deprivation was common, and indeed more money was necessary for most people to meet basic needs. Today, the situation is opposite in developed countries, and certainly in the US, for most people more money is greed.

**do talk about mechanisms/causal path, do say why it could be causal! i guess combine section on greed and materialism**

Greed is good for business. Greed is popular among business elites (Robinson and Murphy 2009). Individual differences in entrepreneurial tendencies and abilities were positively related to primary psychopathy (Akhtar et al. 2013)

There is a wonderful line of writings arguing pitfalls of materialism by Kasser CITE HERE and Frank

## 4 Materialism, conspicuous consumption

Again, like with greed, wanting more work and money is not the same as materialism, consumerism and conspicuous consumption, but in affluent US society it usually is, and again, we will subset sample in app to non-poor to argue this point.

And importantly: first that even much consumption among so called poor in rich countries is on wants and not needs. This is the case even in poor countries The poor could spend up to 30 percent more on food than it actually does if it completely cut expenditures on alcohol, tobacco, and festivals (Banerjee et al. 2011). The poor even engage in conspicuous consumption at the expense of proper calorie intake (Bellet and Colson-Sihra 2018).

**refr to my paper: johs: yeah we live to work, and yeah happier working more, but the real interpretation (after comments from from readers) is that it is better to be unhappy working a lot, than be even more unhappy not being able to afford necessities such as education and healthcare—so yeah add that to the section where i have conCon among the poor**

Materialism and over-consumption doesn't lead to happiness, but unhappiness (Dittmar et al. 2014, Kasser 2003, Schmuck et al. 2000, Kasser and Ryan 1993), and consumption creates pollution and climate change (Leonard 2010, Pachauri et al. 2014). TODO have story of stuff here and elaborate a bit from the book

The quest for possessions, money, image and status can be a costly endeavor; it is associated with lower levels of wellbeing, and known to lead to increased compulsive consumption, depression, anxiety and risky health behavior (Dittmar et al. 2014, Kasser 2016).

as per adaptation/adjustment; hedonic treadmill (Brickman et al. 1978): The problem with materialism is that one's goal never gets fulfilled—there is always new Iphone and new model of Lexus, and planned obsolescence CITE sth on this ensures that mundane objects such as ... break often per happiness just a motivator (Carver and Scheier 1990)—this is why it works—get bliss momentarily pleasure from extra money or spending, but then it gets back to set point and chasing it again

as per needs/livability (Veenhoven and Ehrhardt 1995), sure need money to satisfy needs; but most people have their needs satisfied! BOK: top 10 percent bottom 10 percent 100 years ago; even things like hot water, today considered necessity; but is that really a human need?

per comparison/discrepancies (Michalos 1985): its even worse: not just i destroy my happiness by overconsuming but also destroy happiness of others who want to keep up joneses—frank's darwin's economy CITE

**GAPS IN THE LITERATURE** We know about materialism/consumerism/positional goods Kasser (2016), Dittmar et al. (2014), Brown and Kasser (2005), Kasser (2003), Schmuck et al. (2000), Kasser and Ryan (1993) and related, we know about extrinsic v intrinsic (Ryan and Deci 2000, Ryan et al. 1999, Morrison and Weckroth 2017), we know about working hours and schedule flexibility Okulicz-Kozaryn and Golden (2018, 2017), FARBER (2016), Golden and Wiens-Tuers (2006), Golden et al. (????), but we don't know about greed and happiness! no studies at all!

## 5 Data and Model

**TODO** just boilerplate from earlier

do say from lonnies email who constructed mesures and for what

if you control for religiosity what happens? did you try?! Religious people are not supposed to want more money..or to be greedy.

## 6 Results

//TODO have in appendix results for ppl interacted with botton 25perc of income to exclude those that are needy not greedy

do indicate these interactions with income in the body prominently! or even have that in the body; wanting more work and money is not vice for poor; at least highlight contrilong for income! that should do it too—see it is not poverty, it contrls for income, it is greed

//what is remarkable is how persistent size effect is! //notably either income or hours worked have little confounding effect on the negative effect of wanting more hours and money on swb

//TODO say in tables in tex what they are as per var label

Table 1: .

	a1	a2a	a2b	a3	a4	a5
hrsmoney: more and more	-0.15***	-0.16***	-0.12***	-0.12***	-0.12***	-0.09**
hrsmoney: fewer and less	0.05	0.04	0.01	-0.00	-0.00	0.02
hours: 0-16		-0.05		-0.06	-0.07	-0.10
hours: 17-34		-0.07+		-0.05	-0.05	-0.03
hours: 35-39		-0.02		0.02	0.03	0.04
hours: 41-49		-0.04		-0.05	-0.06	-0.06
hours: 50-59		0.01		-0.03	-0.03	-0.06
hours: 60-90		0.02		-0.01	-0.01	0.02
hours: unemployed		-0.14		-0.06	-0.05	-0.15
family income in \$1986, millions			3.49***	3.40***	3.31***	1.29*
occ: professional					0.06	0.08+
occ: administrative and managerial					0.03	0.04
occ: sales					0.03	0.06
occ: service					0.05	0.10
occ: agriculture					0.25*	0.21
occ: production and transport					0.01	0.04
occ: craft and technical					-0.01	0.06
age						-0.01
age squared						0.00
male						-0.03
married						0.21***
highest year of school completed						-0.01
number of persons in household						-0.01
health						0.13***
white						0.06
subjective class identification						0.08**
protestant						0.00
catholic						0.05
jewish						-0.13+
none						-0.11**
other						0.06
buddhism						-0.05
hinduism						0.37*
other eastern						0.05
moslem/islam						-0.19
orthodox-christian						-0.11
christian						0.15
native american						-0.45***
inter-nondenominational						-0.06
constant	2.30***	2.32***	2.16***	2.19***	2.17***	1.69***
N	2472	2309	2306	2159	2154	1627

+ 0.10 \* 0.05 \*\* 0.01 \*\*\* 0.001; robust  
std err

Table 2: hrsmoney

Table 3: .

	b1	b2a	b2b	b3	b4	b5
next to health, money is most important	-0.12***	-0.09**	-0.08***	-0.06*	-0.05+	-0.05
hours: 0-16		0.02		0.05	0.05	0.03
hours: 17-34		-0.05		-0.04	-0.05	-0.06
hours: 35-39		-0.03		-0.03	-0.04	-0.03
hours: 41-49		-0.06		-0.08+	-0.07	-0.08
hours: 50-59		0.00		-0.01	-0.02	0.02
hours: 60-90		0.03		0.02	0.02	0.00
hours: unemployed		-0.41***		-0.36***	-0.37***	-0.27***
family income in \$1986, millions			4.27***	3.65***	3.29***	0.80
occ: professional					0.03	0.01
occ: administrative and managerial					-0.00	-0.00
occ: sales					-0.03	-0.06
occ: service					-0.03	-0.03
occ: agriculture					0.08	0.16
occ: production and transport					-0.02	0.05
occ: craft and technical					-0.10*	-0.07
age						-0.01*
age squared						0.00*
male						-0.16***
married						0.31***
highest year of school completed						-0.01
number of persons in household						-0.02+
health						0.20***
white						0.07
subjective class identification						0.13***
protestant						0.00
catholic						-0.03
jewish						-0.12
none						-0.13**
other						-0.08
constant	2.27***	2.27***	2.12***	2.13***	2.17***	1.47***
N	4455	2407	4123	2282	2239	1832

+ 0.10 \* 0.05 \*\* 0.01 \*\*\* 0.001; robust  
std err

Table 4

Table 5: .

	c1	c2a	c2b	c3	c4	c5
no right and wrong ways to make money	-0.18***	-0.16***	-0.14***	-0.13***	-0.11***	-0.08*
hours: 0-16		0.02		0.04	0.04	0.03
hours: 17-34		-0.07		-0.05	-0.05	-0.07
hours: 35-39		-0.02		-0.02	-0.03	-0.02
hours: 41-49		-0.06		-0.08+	-0.07	-0.08+
hours: 50-59		0.00		-0.01	-0.01	0.02
hours: 60-90		0.02		0.02	0.01	0.00
hours: unemployed		-0.42***		-0.36***	-0.37***	-0.28***
family income in \$1986, millions			4.04***	3.34***	3.05***	0.79
occ: professional					0.03	0.00
occ: administrative and managerial					0.01	0.00
occ: sales					-0.02	-0.05
occ: service					-0.02	-0.03
occ: agriculture					0.11	0.18
occ: production and transport					-0.01	0.05
occ: craft and technical					-0.08+	-0.06
age						-0.01*
age squared						0.00*
male						-0.15***
married						0.31***
highest year of school completed						-0.01+
number of persons in household						-0.02+
health						0.20***
white						0.08
subjective class identification						0.13***
protestant						0.00
catholic						-0.02
jewish						-0.11
none						-0.12**
other						-0.12
constant	2.27***	2.29***	2.14***	2.16***	2.19***	1.50***
N	4368	2377	4051	2259	2216	1813

+ 0.10 \* 0.05 \*\* 0.01 \*\*\* 0.001; robust  
std err

Table 6

Table 7: .

	d1	d2a	d2b	d3	d4	d5
job is just a way to earn money	-0.06***	-0.05***	-0.03**	-0.04**	-0.03**	-0.03*
hours: 0-16		-0.06		-0.04	-0.04	-0.06
hours: 17-34		-0.10**		-0.07+	-0.07+	-0.06
hours: 35-39		-0.02		0.02	0.03	0.02
hours: 41-49		-0.06		-0.07+	-0.07+	-0.08+
hours: 50-59		-0.02		-0.05	-0.05	-0.09+
hours: 60-90		-0.01		-0.04	-0.04	-0.01
hours: unemployed		-0.46***		-0.40***	-0.40***	-0.37***
family income in \$1986, millions			4.44***	3.83***	3.81***	1.69**
occ: professional					0.05	0.07
occ: administrative and managerial					0.00	0.02
occ: sales					0.03	0.06
occ: service					0.03	0.07
occ: agriculture					0.25+	0.23+
occ: production and transport					0.01	0.04
occ: craft and technical					-0.01	0.06
age						-0.01
age squared						0.00
male						-0.03
married						0.20***
highest year of school completed						-0.01
number of persons in household						-0.00
health						0.13***
white						0.08*
subjective class identification						0.10***
protestant						0.00
catholic						0.05
jewish						-0.20**
none						-0.09*
other						0.05
buddhism						-0.06
hinduism						0.39*
other eastern						0.05
moslem/islam						-0.19
orthodox-christian						-0.66+
christian						0.15
native american						-0.44***
inter-nondenominational						-0.10
constant	2.37***	2.40***	2.17***	2.22***	2.20***	1.65***
N	4032	2598	3660	2422	2416	1840

+ 0.10 \* 0.05 \*\* 0.01 \*\*\* 0.001; robust  
std err

Table 8

yeah these regressions—do talk a lot how coef changes from bivariate to contril for hrs and money; guess doesnt much so if you want to work more and more money makes you unhappy; but that's over and above the swb from your current working hours and income; do say some indication of interaction like what they showed but do say insignificant

## 7 Conclusion and Discussion

discussion and policy: from earlier papers with lonnie; and keynes dream of our grandchildren; yeah as pe veenhoven evidence based pursuit of happiness: humans are irrational so we need scienc to nudge them in the right direction :) way higher taxes on wealthy! possibly tax on consumption!

and degrowth!! kalis

we speculate that results should geberalize to other countrues and if anything be stronger there! if hrs money doesnt makes one unhappy in the US, it should be so anywhere!

Greed is central in human existence and contributes to many problems, notably climate change (e.g., Okulicz-Kozaryn and Altman 2019). At the same time, empirical research on greed is rare.

in limitations have about causality

TODO: have separate som-r.tex as opposed to having it below; and in paper say see supplemetary material as opposed to see appendix!

# SOM-supplementray online material; ONLINE APPENDIX

## 8 Greed is Good

The point is, ladies and gentleman, that greed -- for lack of a better word -- is good.

Greed is right.

Greed works.

Greed clarifies, cuts through, and captures the essence of the evolutionary spirit.

Greed, in all of its forms -- greed for life, for money, for love, knowledge -- has marke\nd the upward surge of mankind.

And greed -- you mark my words -- will not only save Teldar Paper, but that other malfunc\ntioning corporation called the USA.

## 9 regrets

Per the most major regret from Ware (2012):

"I wish I'd had the courage to live a life true to myself, not the life others expected of me."

There is a Frank Sinatra's song "My Way":

And now, the end is near

And so I face the final curtain



My friends, I'll say it clear  
 I'll state my case of which I'm certain  
 I've lived a life that's full  
 I traveled each and every highway  
 But more, much more than this  
 I did it my way  
 Regrets, I've had a few  
 But then again, too few to mention  
 I did what I had to do  
 And saw it through without exemption  
 I planned each chartered course  
 Each careful step along the byway  
 But more, much more than this  
 I did it my way  
 Yes, there were times, I'm sure you knew  
 When I bit off more than I could chew  
 But through it all, when there was doubt  
 I ate it up and spit it out  
 I faced it all and I stood tall  
 And did it my way  
 I've loved, laughed and cried  
 I've had my fill, my share of loosing  
 And now, as tears subside  
 I find it all so amusing  
 To think I did all that  
 And may I say, not in a shy way  
 Oh no, no, not me  
 I did it my way  
 For what is a man, what has he got  
 If not himself then he has not  
 To say all the things he truly feels  
 And not the words of one who kneels  
 The record shows, I took the blows  
 But I did it my way"

4

Apart from palliative nurse diaries, there are academic studies on the topic. Morrison and Roese (2011) lists these regrets:

Romance, lost love -- 18.1%

Family -- 15.9%

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<sup>4</sup>And there are websites with more regrets, e.g.: I wish I wouldn't have compared myself to others. I wish I'd taken action and dove in head first. I wish I didn't wait to "start it tomorrow." I wish I'd taken more chances. I wish I was content with what I have. I wish I'd have traveled more. I wish I'd have laughed it off. I wish I'd left work at work (for only 40 hours per week). <https://www.lifehack.org/articles/communication/these-20-regrets-from-people-their-deathbeds-will-change-your-life.html>

Education -- 13.1%  
 Career -- 12.2%  
 Finance -- 9.9%  
 Parenting -- 9.0%  
 Health -- 6.3%  
 Other -- 5.6%  
 Friends -- 3.6%  
 Spirituality -- 2.3%

Roesse and Summerville (2005) which is a meta analysis of earlier work on the topic:

#### Twelve Life Domains

Career: jobs, employment, earning a living (e.g., "If only I were a dentist")

Community: volunteer work, political activism (e.g., "I should have volunteered more")

Education: school, studying, getting good grades (e.g., "If only I had studied harder in college")

Parenting: interactions with offspring (e.g., "If only I'd spent more time with my kids")

Family: interactions with parents and siblings (e.g., "I wish I'd called my mom more often")

Finance: decisions about money (e.g., "I wish I'd never invested in Enron")

Friends: interactions with close others (e.g., "I shouldn't have told Susan that she'd gained weight")

Health: exercise, diet, avoiding or treating illness (e.g., "If only I could stick to my diet")

Leisure: sports, recreation, hobbies (e.g., "I should have visited Europe when I had the chance")

Romance: love, sex, dating, marriage (e.g., "I wish I'd married Jake instead of Edward")

Spirituality: religion, philosophy, the meaning of life (e.g., "I wish I'd found religion sooner")

Self: improving oneself in terms of abilities, attitudes, behaviors (e.g., "If only I had more self-control")

#### Rankings of Life Regrets Within Life Domains (Studies 1 and 2a)

##### Study 1 (Meta-Analysis)

##### Study 2a (College Student Sample)

Rank	Domain	Proportion (%)	Rank	Domain	Frequency (%)
1	Education	32.2	1	Romance	26.7

2 Career 22.3 2 Friends 20.3  
 3 Romance 14.8 3 Education 16.7  
 4 Parenting 10.2 4 Leisure 10  
 5 Self 5.5 5 Self 10  
 6 Leisure 2.5 6 Career 6.7  
 7 Finance 2.5 7 Family 3.3  
 8 Family 2.3 8 Health 3.3  
 9 Health 1.5 9 Spirituality 3.3  
 10 Friends 1.5 10 Community 0  
 11 Spirituality 1.3 11 Finance 0  
 12 Community 0.95 12 Parenting 0

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