The Nominalization in *The Psychology of Money* Book by Morgan Housel

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Abstract

The study intends to investigate the use of nominalization in *The Psychology of Money* book by Morgan Housel. Specifically, the purposes of this study are to (1) identify the types of nominalization used in *The Psychology of Money* book, and (2) identify the types of suffixes used to form the nominalization. The qualitative method was employed to explain the types of nominalizations using Halliday's theory and the types of suffixes using Quirk's theory. The data of this analysis were obtained from the first ten chapters of *The Psychology of Money* book. The results show that there are 864 nominalization words used in the book. The most dominant type (737 cases) is verb-to-noun nominalization and the rest (127 cases) is adjective-to-noun. All types of suffixes are used to create the formation of both verb-to-noun and adjective-to-noun. The findings contribute to enriching the knowledge of grammar, especially nominalization. Besides, it practically can be used for teaching and writing references.

Keywords: Grammar, Nominalization, suffixes, the Psychology of Money

Introduction

Certain types of non-fiction literature are commonly used as references to other academic writings and scientific studies (Kristo and Bamford, 2004; White, 2011). In accordance with this function, information in non-fiction writing is conveyed using standard and formal language, and one way to deliver the standard language is by using nominalization (Baratta, 2010). Understanding nominalization might be a little difficult for non-native English speakers or English students in particular since people in non-English speaking countries do not usually use English in their daily communication. They just learn it at schools, universities, or even courses since it is the global language people use to communicate (Zewitra & Fauziah, 2020). Thus, a lack of understanding of nouns and nominalization is another reason that advanced students as second language learners are often tempted to write wordy and overly ornamented writing (Hairston, 1984). Therefore, this present study attempts to analyze the use of nominalization in one of the non-fiction writings, *The Psychology of Money* by Morgan Housel.

Numerous studies have been conducted to analyze nominalization in various types of writing. Fatonah (2014) in his study regarding students' understanding of the realization of nominalizations in scientific text discovered the inconsistency in students' understanding of nominalization. It was concluded that students' level of understanding is moderate, and this ability is insufficient for them to understand academic texts. Wei & Yu (2019) found that nominalization can deepen the understanding of the deep semantics of scientific texts, lay a good foundation for the accurate understanding of scientific texts, and provide better services for the translation of scientific English. Next, Yue et al.'s (2018) study entitled Nominalizations: From Features to Applications in Abstracts Linguistics Academic Papers concluded that in using different types of nominalizations, academic writers should take the functions of each type nominalizations into consideration and use them

appropriately. That consideration can produce more concise, objective, and cohesive abstracts. Further, Lei & Yi (2019) in their study reviewed theoretical research of nominalization, namely structural school, transformational-generative school, cognitive school, and systemic functional school. They concluded that the review of theoretical research on nominalization belongs to one kind of classification because of the formation process of nominalization and grammatical change of the sentence structure. Finally, To et al. (2013) proved that a good user of English demonstrates a higher ability in using nominalization and achieving higher marks on the IELTS test. In relation to nominalization classification, verbal nominalization with adding suffixes to a verb was frequently used. Seeing from the previous literature, it happens that a study on a popular non-fiction book with the integration between the types of nominalization and the types of suffixes has not been conducted. This aspect, therefore, underlies the novelty of this present research.

This study analyses the types of nominalizations and suffixes used in *The Psychology of Money* book by Morgan Housel. This study employs Halliday's (1998) (Ravelli & Ellis, 2015) & (Christie & Martin, 2005) classification of types of nominalizations and the theory of Quirk et al. (1973) regarding suffixes to form nominalization. The book uses nominalization to lay a good foundation for the accurate understanding of texts and provide better services for the information. This study is expected to contribute to enhancing grammar knowledge, especially in nominalization theory. Practically, this finding can be a teaching reference for the teaching practitioner. Furthermore, this finding on nominalization can also be a reference for learners in making their writing more economical but impactful specifically when they write non-fiction compositions.

Theoretical Framework

Nominalization

Nominalization is a process in which any element or group of elements are made to function as a nominal group in the clause (Halliday, 2004). It is the process of creating a noun from an adjective or verb (Eggins, 2004). There are four types of nominalizations: adjective-to-noun, verb-to-noun, adverb/preposition-to-noun, and conjunction-to-noun (Halliday, 1998). Examples are given in the following table.

Table 1 Types of Nominalizations

Type	Grammatical shift:	Examples
I	from adjective to noun	*Society is **stable**.* *The **stability** of society.....*
II	from verb to noun	*The driver **drove** the bus.* *The driving of the bus .....*
III	from adverb/ prep. phrase to noun	*The driver drove the bus very **fast**.* *The **speed** at **which** the driver drove the bus.......*
IV	from conjuction to noun	*The driver drove the bus very fast, **and so** the brake failed.* *The **result** of fast driving is **that** the brake failed.*

Due to the integration of two theories (nominalization theory and suffix theory), this study only limited its discussion to the two types of nominalization: adjective-to-noun and verb-to-noun. The two types were chosen since they involve the use of suffixes in the process of formatting nouns from adjectives and verbs.

Types of Suffixes

A suffix is a group of letters that is added to the end of a word in order to make a different word of form. In relation to nominalization, nominalized words are derived from adding suffixes to verbs and adjectives (Quirk et al., 1973).

Table 2 Types of Suffixes

-Suffix	Lexical Roots/Base Forms	Examples
-ment	Verbs (state)	*statement*
-ion	Verbs (act)	*action*
-ation	Verb (concentrate)	*Concentration*
-ing	adjective (clear)	*clearing*
-ity/-ty	Adjective (able	*ability*
-ance/ence	Adjective (important)	*importance*
-ness	Adjectives (mad)	*Madness*
-ism	Adjectives (ideal)	*Idealism*
-acy	Adjectives (delicate)	*Delicacy*
-al	Verb (recite)	*Recital*
-dom	Adjectives (free)	*Freedom*
-er/or	Verb (protect)	*Protection*
-ist	Adjectives (narciss)	*Narcissist*
-ship	Verb (intern)	*Internship*
-age	Verb (store)	*storage*

Non-fiction Writing

Non-fiction writing has a simple goal to provide information based on facts and conclusions of the author's research or expertise, as opposed to the creativity of the author's imagination. Certain types of non-fiction literature are commonly used as references to other academic writings and scientific studies. Non-fiction texts appear to promote literacy development and provide alternative sources of reading pleasure (White, 2011).

Method

The qualitative research method was used to analyze the nominalization in *The Psychology of Money* Book by Morgan Housel. According to Vaismoradi (2013), a qualitative research method is an approach used to investigate textual information to determine patterns of words used, their occurrences, and relationships. Therefore, this method is suitable for this project since the analysis focused on patterns of words used, their occurrences, and relationships.

The subject analyzed in this project was a book entitled *The Psychology of Money* Book by Morgan Housel. This book was published in 2020 under Harriman House's publisher. This book is an international bestseller. Aster (2022) stated that in his book *The Psychology of Money*, Morgan Housel, who is a finance expert, argues against the conventional wisdom about financial success data. The data for this analysis was taken from the first 10 chapters of the book which consists of 20.830 words. The reason behind this limitation was that 10 chapters are considered half the amount of the book, an adequate number for the sample of the population. Since 10 chapter covers 50% of the whole book, the sample was considered sufficient.

The data were classified and analyzed using Halliday's theory (1998) of nominalization and Quirk et al. (1973) regarding suffixes. Halliday (1998) classified the types of nominalizations into four, however, this study only limited the analysis to two of them, namely verb-to-noun and adjective-to-noun. The reason behind this limitation is that these two types use suffixes to form nouns while the other two types (adverb-to-noun and conjunction-to-noun) involve changes in lexicons.

After reading the chapters comprehensively, the nominalization words were highlighted. Every highlighted word and sentence where it belonged was put on the Excel sheet. Those words were identified by determining the root words and the suffixes. This step was done with the help of dictionaries. After the root words and the suffixes were determined, the words were classified based on the types of nominalization and types of suffixes. Every corresponding cell of categorization was marked with 1.

Results and Discussion

Results

The tables below illustrate the occurrences number of nominalizations in *The Psychology of Money* book based on the type of nominalizations and type of suffixes.

Table 3 The Results of Nominalizations Types

Chapter	Total Words	Types of Nominalizations	
		Adjective to Noun	Verb to Noun
Chapter 1	2893 words	19	122
Chapter 2	3049 words	19	92
Chapter 3	1976 words	10	68
Chapter 4	1841 words	12	57
Chapter 5	2678 words	14	84
Chapter 6	2776 words	6	76
Chapter 7	2059 words	8	79
Chapter 8	461 words	2	16
Chapter 9	1196 words	5	35
Chapter 10	1901 words	32	101

Chapter	Total Words	Types of Nominalizations	
		Adjective to Noun	Verb to Noun
Total		127	737
Total Amount of Data	20.830 words	864	

Table 4 The Results of Suffixes Types

Chapter	Types of Suffixes														
	ment	ion	ation	ing	lty/ty	Ance/ence	ness	ism	acy	al	dom	Er/or	ist	ship	age
Chapter 1	16	44	9	29	13	3	2	0	4	1	0	17	3	0	0
Chapter 2	3	27	4	37	11	1	2	0	1	0	0	23	2	0	0
Chapter 3	4	4	10	23	6	1	1	2	0	3	2	21	1	0	0
Chapter 4	5	8	0	32	6	3	1	0	1	0	0	9	0	0	4
Chapter 5	3	12	3	42	14	4	0	1	1	5	0	13	0	0	0
Chapter 6	12	20	6	15	5	2	0	0	0	0	0	22	0	0	0
Chapter 7	5	11	1	34	7	7	4	0	2	0	0	14	0	2	0
Chapter 8	1	1	4	6	2	0	1	0	0	0	0	3	0	0	0
Chapter 9	4	8	3	11	2	5	1	1	1	0	1	3	0	0	0
Chapter 10	10	15	4	56	24	6	1	0	7	0	1	8	1	0	0
Total	**63**	**150**	**44**	**292**	**90**	**32**	**13**	**4**	**17**	**9**	**4**	**133**	**7**	**2**	**4**
Total Amount of Data	**864**														

Discussion

Types of Nominalizations

The results of the analysis show that the two types of nominalization, namely adjective-to-noun and verb-to-noun, are majorly used in *The Psychology of Money* book. Moreover, Table 1 demonstrates that the verb-to-noun nominalization has a bigger amount of data (737 cases) than the adjective-to-noun type (127 cases). This is probably due to the fact that most base forms of words in English come from a verb. According to Bybee & Buffalo (1985), words are acquired and stored much as the base form of a verb and the target, which is the past form of the root word.

1. Verb-to-noun

According to Table 1, it is seen that the verb-to-noun type of nominalization has a bigger amount of occurrence. The formation process of a verb into a noun can be produced using several suffixes such as -ing, -ment, and -tion. Below are examples of verb-to-noun nominalization:

> More of us have jobs that look closer to Rockefeller than a typical 1950s manufacturing **worker**, which means our days don't end when we clock out and leave the factory.

The base form "work" is a verb. The noun "worker" is formed by adding the suffix -er to the base form.

> The first idea—simple, but easy to overlook—is that building wealth has little to do with your income or **investment** returns, and lots to do with your savings rate.

The base form "invest" is a verb. The noun "investment" is made by adding the suffix -ment to the base form.

> And the way to get that dignified retirement ever since has been an **expectation** that everyone will save and invest their own money.

The base form "expect" is a verb. The noun "expectation" is formed by adding the suffix -tion to the base form.

> You didn't let outdated laws get in the way of **innovation.**

The base form "innovate" is a verb. The noun "innovation" is made by adding the suffix -ion to the base form.

> The accidental impact of **actions** outside of your control can be more consequential than the ones you consciously take.

The base form "act" is a verb. The noun "action" is made by adding the suffix -ion to the base form.

2. Adjective-to-noun

Table 1 shows that the adjective-to-noun type has a lesser occurrence. The formation process of an adjective into a noun can be produced using several suffixes such as -ity, -ness, and -ism. Below are examples of adjective-to-noun nominalization:

> It requires **frugality** and an acceptance that at least some of what you've made is attributable to luck, so past success can't be relied upon to repeat indefinitely.

The base form "frugal" as an adjective is added by the suffix -ity to become **"frugality".**

> But if there's a common denominator in **happiness** —a universal fuel of joy—it's that people want to control their lives.

The base form "happy" as an adjective is added by the suffix -ness to become **"happiness".**

> Modern **capitalism** makes helping people fake it until they make it a cherished industry.

The base form "capital" as an adjective is added by the suffix -ism to become "**capitalism**".

Types of Suffixes

Table 2 shows that the most common suffix used in the nominalization process is -ing. This suffix -ing is used to form an adjective or verb to be a result or abstract noun. The analysis shows that this book uses the process of nominalization to show the result rather than the person. Nominalization is often used to make the writing less personal. Halliday in Lei & Yi (2019) stated that using nominalization can make expressions more concise, objective, and formal. The focus of information will be on action rather than on who does the research or writing.

-ment

The suffix -ment is used to form an adjective or verb to be an action or instance (Johnson & Jacques, 2021). Below are examples of the use of the suffix -ment:

> The idea of working in a "sweat shop" compared to that old lifestyle is an **improvement**, in my opinion.

The base form "improve" as a verb is added by the suffix -ment to become **"improvement".**

> America's nationwide un**employment** in November 2009 was around 10%.

The base form "employ" as a verb is added by the suffix -ment to become **"employment".**

-ion

Suffix -ion is used to form an adjective or verb to be a process, state or result (Johnson & Jacques, 2021). Below are examples of the use of the suffix -ion:

> I think most of us intuitively know this is true—the quality of your **education** and the doors that open for you are heavily linked to your parents' socioeconomic status.

The base form "educate" as a verb is added tby the suffix -ion to become **"education".**

> The same force, the same magnitude, working in opposite **directions.**

The base form "direct" as an adjective is added by the suffix -ion to become **"direction".**

-ation

The suffix -ation is used to form an adjective or verb to be an action or instance (Johnson & Jacques, 2021). Below are examples of the use of the suffix -ation:

> One in a million high-school-age students attended the high school that had the **combination** of cash and foresight to buy a computer.

The base form "combine" as a verb is added by the suffix -ation becomes **"combination".**

> That's not because one of us is smarter than the other, or has better **information.**

The base form "inform" as a verb is added by the suffix -ation to become **"information".**

-ing

The suffix -ing is used to form an adjective or verb to be a result or abstract noun (Johnson & Jacques, 2021). Below are examples of the use of the suffix -ing:

> **Studying** a specific person can be dangerous because we tend to study extreme examples—the billionaires, the CEOs, or the massive failures that dominate the news and extreme examples are often the least applicable to other situations, given their complexity

The base form "study" as a verb is added by the suffix -ing to become **"studying".**

> And let's say he still went on to earn the extraordinary annual investment returns he's been able to generate (22% annually), but quit **investing** and retired at age 60 to play golf and spend time with his grandkids.

The base form "invest" as a verb is added by the suffix -ing to become **"investing".**

-ity/ty

The suffix -ity/ty is used to form an adjective or verb to be a quality or state (Johnson & Jacques, 2021). Below are examples of the use of the suffix -ity/ty:

> They are both the **reality** that every outcome in life is guided by forces other than individual effort.

The base form "real" as an adjective is added by the suffix -ity/ty to becom **"reality".**

> When Ida May Fuller cashed the first Social **Security** check in 1940, it was for $22.54, or $416 adjusted for inflation.

The base form "secure" as a verb is added by the suffix -ity/ty to become **"security".**

-ance/ence

The suffix - ance/ence is used to form an adjective or verb to be an action or result (Johnson & Jacques, 2021). Below are examples of the use of the suffix- ance/ence:

> Not **intelligence**, or education, or sophistication.

The base form "intelligent" as an adjective is added by the suffix -ance/ence to become **"intelligence".**

> The **differences** in how people have experienced money are not small, even among those you might think are pretty similar.

The base form "differ" as a verb is added by the suffix - ance/ence to become **"differences".**

-ness

The suffix - ness is used to form an adjective or verb to be a state or quality (Johnson & Jacques, 2021). Below are examples of the use of the suffix -ness:

> Humility, **kindness**, and empathy will bring you more respect than horsepower ever will.

The base form "kind" as an adjective is added by the suffix -ness to become **"kindness".**

> But if there's a common denominator in **happiness** —a universal fuel of joy—it's that people want to control their lives.

The base form "happy" as an adjective is added by the suffix -ness to become **"happiness".**

-ism

The suffix – ism is used to form an adjective or verb to be a belief or condition (Johnson & Jacques, 2021). Below are examples of the use of the suffix -ism:

> Modern **capitalism** makes helping people fake it until they make it a cherished industry.

The base form "capital" as an adjective is added by the suffix -ism to become **"capitalism".**

> The idea of having "enough" might look like **conservatism**, leaving opportunity and potential on the table.

The base form "conservative" as an adjective is added by the suffix -ism to become **"conservatism".**

-acy

The suffix -acy is used to form an adjective or verb to be a state or quality (Johnson & Jacques, 2021). Below are examples of the use of the suffix -acy:

> The stock market crash that year that ushered in the Great Depression cemented his **legacy** in history.

The base form "legal" as an adjective is added by the suffix -acy to become **"legacy".**

> Forty percent of Americans cannot come up with $400 in an **emergency.**

The base form "emerge" as a verb is added by the suffix -acy to become **"emergency".**

-al

The suffix - al is used to form an adjective or verb to be a state or quality (Johnson & Jacques, 2021). Below are examples of the use of the suffix -al:

> There are two reasons why a **survival** mentality is so key with money.

The base form "survive" as a verb is added by the suffix -al to become **"survival".**

> The idea of having "enough" might look like conservatism, leaving opportunity and **potential** on the table.

The base form "potent" as an adjective is added by the suffix -al to become **"potential".**

-dom

The suffix - dom is used to form an adjective or verb to be a state or quality (Johnson & Jacques, 2021). Below is an example of the use of the suffix- dom:

> They want **freedom** and flexibility, which is what financial assets not yet spent can give you.

The base form "free" as an adjective is added by the suffix -dom to become **"freedom".**

-er/or

The suffix - er/or is used to form an adjective or verb to be a person who does a particular job (Johnson & Jacques, 2021). Below are examples of the use of the suffix -er/or:

> **Investor** Bill Mann once wrote: "There is no faster way to feel rich than to spend lots of money on really nice things.

The base form "invest" as a verb is added by the suffix - er/or to become **"investor".**

> Steamboat Willie put Walt Disney on the map as an **animator.**

The base form "animate" as a verb is added by the suffix - er/or to become **"animator".**

-ist

The suffix - ist is used to form an adjective or verb to be a person connected with/person with a belief in (Johnson & Jacques, 2021). Below are examples of the use of the suffix- ist:

> I know that my aunt would rather be "exploited" by an evil **capitalist** boss for a couple of dollars

The base form "capital" as an adjective is added by the suffix -ist to become **"capitalist".**

> The **economists** found that people's lifetime investment decisions are heavily anchored to the experiences those investors had in their own generation—especially experiences early in their adult life.

The base form "economic" as an adjective is added by the suffix -ist to become **"economist".**

-ship

The suffix - ship is used to form an adjective or verb to be a quality or state (Johnson & Jacques, 2021). Below is an example of the use of the suffix -ship:

> I scored a summer **internship** at an investment bank in Los Angeles in my junior year, and thought I won the career lottery.

The base form "intern" as a verb is added by the suffix -ship to become **"internship".**

-age

The suffix - age is used to form an adjective or verb to be a result (Johnson & Jacques, 2021). Below is an example of the use of the suffix -age:

> Author Steven Levy wrote, "Despite his currency with cutting-edge technologies, his mentality was anchored in the old paradigm of **storage** being a commodity that must be conserved.

The base form "store" as an adjective is added by the suffix -age to become **"storage".**

In conclusion, *The Psychology of Money* book uses two types of nominalizations (verb-to-noun and adjective-to-noun) and several suffixes in the nominalization process that shows the different meaning of each type. This finding is in line with a study conducted by Yue et al. (2018) which claimed that in using different types of nominalizations, academic writers should take the functions of each type of nominalization into consideration and use them appropriately, making the writing more concise, objective, and cohesive. It is also in accordance with To et al. (2013), who discovered that a good user of English demonstrates a higher ability in using nominalization and achieving higher marks on the IELTS test. In relation to nominalization classification, verbal nominalization with adding suffixes to a verb was frequently used.

The results of this study indicate that there are a large number of nominalizations used in a non-fictional book, *The Psychology of Money*. As this book is a popular scientific book, this book can be a reference in academic writing. This result is in line with the study of Wei & Yu (2019), who stated that there are a large number of nominalized metaphors in formal styles such as scientific texts. This is the fact that nominalization can lay a good foundation for the accurate understanding of scientific texts and provide better services for the translation of scientific English.

Conclusion

This study intends to investigate the types of nominalizations and suffixes used in *The Psychology of Money* book by Morgan Housel. the purposes of this study are to (1) identify the types of nominalization used in "The Psychology of Money" book, and (2) identify the types of suffixes used to form nominalization. The results of the analysis show that this book used both two types of nominalizations, namely adjective-to-noun and verb-to-noun. The verb-to-noun nominalization has a bigger amount of occurrence than the adjective-to-noun. This is due to the fact that most base forms of English words come from verbs. This data shows that the most common suffix used in the nominalization process is suffix -ing. This Suffix -ing is used to form an adjective or verb to be a result or abstract noun. The analysis shows that this book uses the process of nominalization to show the result rather than the person. Nominalization is often used to make the writing less personal. Halliday in (Lei & Yi, 2019) stated that using nominalization can make expressions more concise, objective, and formal. The focus of information will be on action rather than on who does the research or writing.

This research contributes to two important implications. First, theoretically, the results of this study can enhance grammar knowledge, especially in nominalization theory. Practically, this study can be a teaching reference for the teaching practitioner. Furthermore, this study on nominalization can also be a reference for learners in making their writing more economical but impactful specifically when they want to write non-fiction composition.

Apart from its important contributions, this study bears some limitations. First, the data was only limited to one popular non-fiction book, *The Psychology of Money.* The study also analyzed data only using two types of nominalization proposed by Halliday. Therefore, further studies are suggested to reapply this research to investigate different kinds of literature from different genres and also to use different approaches of theory.

Acknowledgments

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