

Mammon Worship in America: Challenging College Students' Perceptions About Consumerism and Affluence

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ABSTRACT: *As American adults experience record levels of material affluence, they are giving less to religious organizations and are experiencing declines in well-being and mental health even while turning in greater numbers to religion. At the same time, a rising percentage of college students aspire to be well-off financially and overspend in ways that may constitute a modern form of mammon worship. In response, this paper provides Christian college instructors biblical and social science resources and thought-provoking discussion questions to use with their students to demonstrate that while money is not inherently evil, it cannot buy happiness, and aspiring for affluence actually leads to harmful psychological outcomes.*

INTRODUCTION

People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

I Timothy 6:9-10¹

One usually finds that love of money is either the chief or a secondary motive at the bottom of everything the Americans do. This gives a family likeness to all their passions and soon makes them wearisome to contemplate.

Alexis de Tocqueville

Business, accounting, and economics instructors who integrate Christian principles into their courses may be confronted by student attitudes pertaining to consumerism and affluence, often based on an assumption that money influences happiness. This widely held assumption not only affects people's economic decisions, but with increased debt, stress from overwork, and worry regarding posses-

sions, it can negatively impact their well-being, mental health, use of time, and relationships.

While books such as Ronald Sider's (1997) *Rich Christians in an Age of Hunger* and Richard Swenson's (1992) *Margin: Restoring Emotional, Physical, Financial, and Time Reserves to Overloaded Lives* raise compelling and thought-provoking ideas for classroom discussion, they provide few empirical resources for instructors to draw upon when discussing the consequences of consumerism or motivation toward affluence. The purpose of this paper is to provide resources for Christian instructors wanting to pursue these issues with students but who may be unfamiliar with a literature mostly found in the social sciences. Indeed, it is important for students to understand that personal values, examined or unexamined, are often the source of behavior, especially in novel or ambiguous situations (Burke and Litwin, 1992). By sharing relevant empirical data and biblical references and using thought-provoking discussion questions, readers can explicate students' hidden and/or faulty assumptions underlying motives for acquiring and using material wealth as they make consequential choices that not only influence their lives but the world at large for the sake of God's kingdom.

The paper first discusses benefits of affluence, acknowledging that money and wealth are not inherently evil. Second, it discusses the rise of affluence in America that has occurred concomitantly with falling savings rates, rising debt levels, and falling giving rates. Third, it discusses how these trends are consistent with consumerism in America as a form of what the Bible calls mammon worship — serving wealth rather than using it. Fourth, the paper explains how aspiring to be affluent leads to declines in subjective well-being and mental health and leads to problems with time and relationships. The paper ends with some concluding comments.

BENEFITS OF AFFLUENCE

While the majority of research cited in this paper demonstrates that *desiring* to become affluent is psychologically harmful, it is clear from the Bible that wealth in and of itself is not evil. Richard Foster (1985) has summarized many examples from the Bible of how wealth can enhance our relationship with God and be used to help others. For instance, Job was a man of great wealth who feared God and turned from evil (Job 1) and God restored his fortunes twofold in the end (Job 42). Further, Solomon's great wealth was evidence of God's favor (I Kings 3). Wealth was also used for good in the New Testament: the Magi gave lavish gifts to Jesus (Matthew 2:11), Zacchaeus gave generously to the poor after his conversion experience (Luke 19:8), rich women supported Jesus' ministry (Luke 8:2-3), and early Christians sold property as needed to aid fellow believers in need (Acts 4:32-35). Jesus even told his followers to "use worldly wealth to gain friends for yourself, so that when it is gone, you will be welcomed into eternal dwellings" (Luke 16:9), and the Apostle Paul called on Timothy to command rich believers "to do good, to be rich in good deeds, and to be generous and willing to share" (I Timothy 6:18).

Similarly, best-selling authors Sherman and Hendricks (1987) have argued that wealth can have important instrumental use such as providing for family and contributing to one's community, while Business Professors Srivastava, Locke, and Bartol (2001) and Psychologists Sheldon, Ryan, Deci, and Kasser, (2004) demonstrated that motives to earn money which benefit others do not harm personal well-being. An oft-quoted John Wesley sermon on this issue (1872) emphasized that money can be used to feed the hungry, clothe the naked, and provide shelter for the stranger. To this end Wesley called on Christians to "gain all you can, save all you can, and give all you can."

GAINING, SAVING AND GIVING IN AMERICA

The rise of affluence

Americans have certainly met Wesley's call to gain all they can; never has the average American been so materially affluent. As Psychologist David Myers (2000) noted, in 1957 when Economist Kenneth Galbraith published *The Affluent Society*, Americans' per capita income was \$9,000 expressed in 2000 dollars. Forty-three years later per capita income had climbed to more than \$20,000, and goods such as washing machines, cars, and televisions were available at lower cost and much higher quality than their counterparts 20 years earlier. Real income and living standards continue to grow: real gross domestic product has risen at an annual rate of more than 3 percent over the last 10 years (U.S. Bureau of Economic Analysis News Release: Gross Domestic Product and Corporate Profits, 2005) and productivity has grown at an annual rate of more than 4 percent in the past five years (U.S. Department of Labor, Bureau of Labor Statistics: Productivity and Costs, 2005).

Discussion Questions:

- How do U.S. living standards differ from those in other countries you have visited?
- How does your family's income differ from your grandparents'?
- How does your household look different from your grandparents'?
- Do you think you are happier than your parents were when they were your age? Why or why not?

Falling Savings Rates and Rising Debt Levels and Bankruptcies

The borrower is servant to the lender.

Proverbs 22:7b

Do not be a man who strikes hands in pledge or puts up security for debts; if you lack the means to pay, your very bed will be snatched from under you.

Proverbs 22:26-27

While successfully demonstrating the ability to gain all they can, many Americans are less successful at saving all they can. While incomes have risen in the U.S., personal saving rates have been at all-time lows as consumer spending levels have increased. In fact, personal saving as a percentage of disposable personal income hovered near zero during the summer of 2005, even dipping to -0.6 percent in July as

households tapped into their assets and credit lines to honor all of their financial commitments. At the same time, personal consumption expenditures rose at rates between 3.5 and 4 percent (U.S. Bureau of Economic Analysis News Release: Personal Income and Outlays, 2005).

U.S. households with at least one credit card owed \$9,205 in 2003, a 23 percent increase from five years earlier after adjusting for inflation (Davis, 2005). At the same time personal bankruptcy filings rose to nearly 1.6 million in 2004 from 200,000 in 1978, a staggering increase of 800 percent (Clarke, 2005).

The age at which young adults acquire debt is steadily falling. According to Harvard University Law Professor Elizabeth Warren, since the mid-1990s as the adult market matured, credit-card issuers have increasingly targeted college students because “banks are looking for marginal borrowers” (Haddad, 2001). She went on to explain that while they may lack jobs, many students have disposable income, are initially debt free, tend to borrow up to the limit, and pay only the monthly charges. A 2004 study by college lender Nellie Mae found that 76 percent of undergraduates carried at least one credit card and on average were likely to have four cards with an outstanding balance of \$2,169 (Credit-card debt, 2005). This trend has led to a rising number of bankruptcies among young adults (Hale, 2001). According to Professor Warren bankruptcy filings by those 25 and younger rose 51 percent during the 1990s to 118,000 by 1999. The 25-and-under set now accounts for 7 percent of the nation’s bankruptcy filings.

Discussion Questions:

- How many credit cards do you have? Do you pay your balances each month? Why or why not?
- When do you expect to be able to purchase a house? What will it take?
- How can people practice inconspicuous consumption? What might be problems associated with spending that no one sees?

Falling giving rates

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work.

II Corinthians 9:6-8

Americans are even less successful at giving. Although they responded to recent natural disasters with over \$2 billion in contributions, sustained annual giving to churches has been on the decline. In 2004 giving accounted for only 2.12 percent of GDP. While per member donations in inflation-adjusted dollars increased from \$388.82 in 1968 to \$639.29 in 2004 (Strom, 2005), the increase was smaller than the rise in personal income. In fact, per member giving declined from 3.11 percent of income in 1968 to 2.52 percent in 2002. And giving toward the larger mission of the church beyond the local congregation declined 41 percent as a portion of income from 1968 to 2002 (Ronsvalle & Ronsvalle, 2004). According to Empty Tomb, Inc.’s Lifestyle spending table (2005), “If church members in the U.S. had tithed (given 10 percent) in 2002 (latest year available), there would have been an additional \$152 billion available for the mission of the church.”

Discussion Questions:

- Do you regularly tithe of your income? Why or why not?
- Are there times or opportunities when it is easier to give money away? When is it more difficult?
- What are other philanthropy opportunities besides giving money? How do you balance giving money with giving time?

CONSUMERISM AS MAMMON WORSHIP

“No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and mammon.”

Matthew 6:24, RSV

So as incomes rise, why are people less willing to save and give away their money? Are these trends all that new? With the rise in income associated with the industrial revolution, American Economist Thorstein Veblen coined the term “conspicuous consumption” in 1899 to describe behavior in a society where over-consumption of goods and commodities had become a social norm or expectation. One hundred years later, Veblen’s observations are still empirically supported. During the booming 1990s Americans developed higher expectations for acquiring material goods than ever before (Caudron, 1993) and consumption is now a foundational characteristic of our society (Jessup, 2001). Sociologist Craig Gay defined *consumerism* as “an inordinate concern with the acquisition, possession, and consumption of material goods and services” (1998, p. 21).

This consumerism is reflected in the Sermon on the Mount where Jesus warned against serving mammon (Matthew 6:24)². The Aramaic word for mammon means riches or wealth but more broadly the term means “something secure, that on which one may rely” (Grant and Rowley, 1963, p. 614). According to Richard Foster (1985) Jesus regarded mammon as a rival god; an idol that offers false security. “Money has power,” wrote Foster, “spiritual power, to win our hearts” (p. 26).

In the annual UCLA and American Council on Education survey of incoming freshmen, Sax et al. (2004) found that the percentage of students focused on “being very well off financially” has risen sharply to 74 percent in 2003, from 42 percent in 1966. At the same time, the percentage saying it is important to develop “a meaningful philosophy of life” has dropped by more than half, to 39 percent in 2003, from 86 percent in 1966. These attitudes are also reflected in children and youth. Psychologists Patricia and Jacob Cohen (1996) showed that youth from disadvantaged socio-economic backgrounds were more likely to define themselves in terms of their material possessions. Further, The Center for a New American Dream, a group promoting responsible consumption, found that two-thirds of 400 parents polled said their kids define their self-worth by what they own, almost half say their kids would rather shop in a mall than hike in the woods, and more than half buy items they disapprove of because their kids want them to fit in with friends (cited in Poulson, 1999).

What circumstances lead people to identify with or put their trust in money and material goods? Based on his own research and research with colleagues, Psychologist Tim Kasser (2002; Kasser, Ryan, Couchman, and Sheldon, 2004), suggested that consumerism, or what he labels “materialistic value orientation,” is likely to occur in people who worry about their self-worth, struggle with relationships and find it difficult to meet challenges in what appears to be a unpredictable world. The image of a hoarder who happily cuts himself off from the rest of the world in a quest for material goods is not demonstrated in the empirical literature. Instead Kasser’s research suggests that the person who worships mammon is more likely to seek and display material goods as a way to compensate for less secure attachment to family and other socio-economic deprivations. For those who are well-off financially, unregulated consumerism often reflects insecurities with their wealth, and workaholics may continually strive for material goods to compensate for a home life that is less stable because of long hours at work (Kottler, Montgomery, and Shepard, 2004). In sum, worshipping mammon is not so much an unmitigated love of money as much as a desire to

smother insecurity with material objects rather than faith, friends and family (Myers, 2001).

Consumerism as mammon worship is pervasive, even among Christian adolescents (Smith, 2005). As Economist James Halteman (1995) noted, “Perhaps the area of consumption is the most serious blind spot contemporary Christians have in the exercise of their faith” (p. 72). While mammon reflects a perpetual state of discontent, the Bible emphasizes contentment with physical circumstances (see I Timothy 6:8 and Hebrews 13:5). Pastor Mark Buchanan (1999) wrote that mammon trains us, ironically, to value things too little, otherwise we might be content, and we live in a culture that does not value contentment.

Discussion Questions:

- How do material comfort, security, fulfillment and happiness differ from spiritual comfort, security, fulfillment and happiness? Can they coexist?
- Are there areas in your life that can be considered mammon worship?
- Do you identify with certain brands of clothes, cars, or entertainment venues?

CONSEQUENCES OF MAMMON WORSHIP

When you have eaten and are satisfied, praise the Lord your God for the good land he has given you . . . do not forget the Lord your God . . . Otherwise, when you eat and are satisfied, when you build fine houses and settle down, and when your herds and flocks grow large and your silver and gold increase and all you have is multiplied, then your head will become proud and you will forget the Lord your God . . .

Deuteronomy 8:10-14, emphasis added

The earth is the Lord’s and everything in it, the world and all who live in it.

Psalm 24:1

Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless. As goods increase, so do those who consume them. And what benefit are they to the owner except to feast his eyes on them?

Ecclesiastes 5:9-10

So what are consequences of putting one’s faith in mammon rather than God? As noted earlier money itself is not evil, yet the Apostle Paul taught that “*the love of money is a root of all kinds of evil*” (I Timothy 6:10a,

emphasis added), and many other Bible passages warn about the folly of trusting in uncertain riches (see Proverbs 23:4-5, Proverbs 30:7-9, Ecclesiastes 5:10-11, Matthew 6:19 and 24, Luke 12:15, and Luke 18:24-25). In times of plenty, we may trust in economic or financial gain and our own accomplishments forgetting that all resources come from and belong to God and are entrusted to us to use for our own benefit as well as the benefit of others and all of creation (see Genesis 2:15 and Psalm 24:1).

While Paul did not specify the “foolish and harmful desires” or the “many griefs” that come to those whose primary motivation in life is gaining material affluence, recent social science research points to several troubling outcomes. These include a deleterious impact on well-being and mental health, and problems with time and relationships.

Well-being

While shopping can be fun, a consumerist orientation leads to the belief that the pursuit of pleasure and material comforts are central to improving the quality of one's life (Csikszentmihalyi, 1999). Yet people who placed a higher importance on money when compared with other goals — such as a satisfying family life or doing enjoyable work — were more likely to report low subjective well-being (Srivastava, Locke, and Bartol, 2001). Subjective well-being is a psychological construct that reflects a preponderance of positive thoughts and feelings about one's life (Myers and Diener, 1995). It is a broad category of phenomena which includes people's emotional responses such as happiness but also includes satisfaction with important life domains such as work and family and global judgments of life satisfaction (Diner, Suh, Lucas, and Smith, 1999).

In his book *The American Paradox: Spiritual Hunger in an Age of Plenty*, David Myers (2000) argued that while Americans on average are much better off materially now than they were 40 years ago, they are less happy and less satisfied with their income, and young people especially are more likely to be despondent, clinically depressed and/or suicidal. Even so, Myers pointed out that there continues to be a cultural miasma that links wealth with happiness, and affluence remains a common goal for many Americans, especially young people. Similarly, despite vast improvements in material conditions in the wealthiest industrialized nations, the correlation between wealth and well-being becomes negligible for countries with a GNP of more than \$8,000 per person (Diener, 2000; Inglehart, 1990). Although Americans' real income more than doubled between 1957 and 1998, the percentage of Americans reporting themselves “very happy” declined slightly from 35 percent in 1957 to 33 percent in 1998. Meanwhile, over

that same time period the divorce rate doubled, teen suicide rates tripled, reported violent crime nearly quadrupled, and depression rates soared (Myers, 2000). While well-being shows no real correlation with income or consumer goods, it is correlated with self-reports of satisfaction with relationships, aspiration for personal growth, sense of authenticity and religious faith (Kasser, 2002; Myers, 2000).

Discussion Questions:

- How does happiness differ from well-being?
- How can money be used to provide happiness? Well-being?
- When do you feel the most happy or satisfied?
- Have you witnessed differences in the level of happiness between Americans and people you have met in other countries, even those who are very poor?
- What forms does pride in economic achievement take? How can this sort of pride displace the Lord's rightful place?

Mental health

“I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes? . . . Who of you by worrying can add a single hour to his life?”

Matthew 6:25, 27

Consumerism and aspirations for affluence not only negatively impact well-being, they can negatively impact one's mental health. In a seminal study, Psychologists Kasser and Ryan (1993) found that people who aspire for financial success tend to experience lower levels of overall mental health and have more behavioral disorders compared to people who strive to develop close personal relationships, self-acceptance, or contribute to the community. They also noted that because many values modeled and encouraged by modern society suggest that success and happiness depend on procuring financial wealth, our culture is built on values detrimental to mental health. Their data from 13 nations showed that pursuing wealth is psychologically unhelpful and often destructive across cultures. Closer to home, Cohen and Cohen (1996) found that adolescents who held a materialistic orientation were more likely to suffer from separation anxiety disorder and isolate themselves socially, believe others to have malevolent intentions towards them and be either avoidant or overly dependent on others. It is important to note that since these are correlations, the lower mental health of these youth may lead

them to seek out consumerism as a form of self-soothing. Nevertheless, as previous research has shown, it is not an adaptive strategy that will improve well-being.

Similarly, Americans have become decidedly more anxious and concerned about what they cannot afford rather than what they already have (Schor, 1999). According to a poll of 1,120 U.S. households, 65 percent of women and 53 percent of men report that they worry about money “often” (cited in Keating, 1997). Further, having more consumer options actually increases anxiety over the possibility of not optimizing one’s choices. A related affliction is called “influenza”: paralysis from all the choices and possibilities open to those with greater wealth (Ellin, 2000). Research by Psychologist Barry Schwartz (2004) has shown that while logic may suggest that having more options allows people to select precisely what will make them happiest, abundant choice often makes for more misery. According to Schwartz, when we finally make a decision involving a multitude of options, experience the consequences, and find they do not live up to our expectations, we blame ourselves. Also, we may experience buyer’s remorse so that once we make a choice, we may dwell on the other options we had at the time and thus regret the decision.

Another reason for increased anxiety when faced with so many choices is *adaptation*. Schwartz explains that we become accustomed to our possessions, and as a result very little in life is as good as we expect it to be. In short, having so many alternatives raises our expectations, which in turn increases the likelihood of disappointment. As Myers (2000) noted, “Thanks to our capacity to adapt to ever greater fame and fortune, yesterday’s luxuries can soon become today’s necessities and tomorrow’s relics” (p. 60). Indeed, the one-car garages of the 1950s Levittown homes gave way to the two-car garages of the 1970s and 1980s, which in turn have given way to the standard three-car garages in today’s new homes. Subsequently the inflated perspective can devolve into disillusionment when spending money is not as gratifying as people expect it to be (Krugman, 1999). As a result people can become depressed, empty and uncertain about their lives (Ellin, 2000; Lansley, 1994).

Hoover Institution Fellow Dinesh D’Souza (2000) explained that most Americans are far richer, objectively, than they realize and yet are inclined to compare themselves to those with even more. Median income in the U.S. in 2004 was \$44,389. Those in the highest income quintile averaged \$147,000 and earned over 50 percent of the nation’s income. Even the second quintile, with an average income of \$69,000, earned over 23 percent of the nation’s income (U.S. Department of Commerce, Bureau of the

Census). When resources are unevenly distributed, people evaluate their lifestyles not in terms of what they need to live in comfort, but in comparison to those with more, and this phenomenon of *relative deprivation* seems to be fairly universal and well-entrenched (Csikszentmihalyi, 1999). Economist Paul Krugman (1999) described this development as “luxury fever” where those with \$30,000 incomes try emulating consumption habits of those with \$60,000 incomes and those with \$60,000 try emulating those with \$120,000. Similarly, Psychologist Mihaly Csikszentmihalyi (2000) explained that humans’ need to belong can be served by conformity. Advertising builds heavily on this need to “keep up with the Joneses” which in turn can increase levels of anxiety.

When rich people do not view themselves as wealthy, they are less willing to give to charities. Sociologist Michael Jessup (2001) wrote that in our affluent society we may avoid acknowledging contemporary social structures that possibly worsen income inequality and, similarly, promote self-satisfaction at the expense of securely encompassing communities. Truly, a pre-eminent challenge in the world today is the increasingly unequal distribution of wealth and power where millions of people lack sufficient levels of basic necessities, and as Csikszentmihalyi (1999) wrote, “this does not bode well for the future happiness of the population” (p. 4).

Discussion Questions:

- What are your aspirations after graduation? Does money or accumulation of goods play a role? What is the balance?
- At what income level would you feel wealthy?
- What does it mean to live an abundant life?
- How can consumerism lead to isolation from others?
- How can isolation from others lead to an increased desire for consumer goods?
- If you had a friend who often engages in “retail therapy” how could you talk with him or her to find out how life was going? How could you help?

Problems with Time and Relationships

The sleep of a laborer is sweet, whether he eats little or much, but the abundance of a rich man permits him no sleep.

Ecclesiastes 5:12

Do not wear yourself out to get rich; have the wisdom to show restraint. Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle.

Proverbs 23:4-5

“Remember the Sabbath day by keeping it holy.”

Exodus 20:8

Just as wealth has instrumental value, work also has value as a God-ordained, fulfilling activity, providing income to meet our needs (Sherman and Hendricks, 1987). Often, though, people sacrifice time and relationships to achieve more affluence through their work and this affects the content and quality of their lives. According to a survey by the National Opinion Research Center at the University of Chicago, 41 percent of Americans come home from work exhausted, but nine out of 10 will not work less if it means less pay. In fact, 30 percent would work *more* if it meant more money (cited in Chalmers, 2000). Not surprisingly, rising affluence is associated with problems due to loss of sleep and overwork (Schor, 1992). Economists Phillip Rones, Randy Ilg, and Jennifer Gardner (1997) found that the highest paid workers are more likely to work the longest hours. This finding was replicated by Management Professors Jeanne Brett and Linda Stroh (2003) who found that managers who worked more than 60 hours a week tended to be highly compensated. But employees who are not highly compensated can also sacrifice familial happiness for their aspirations of wealth. Social Psychologist Carol Nickerson and her colleagues showed that people with stronger goals for financial success were more likely to have lower satisfaction with family life, regardless of their household income (Nickerson, Schwarz, Diener, and Kahneman, 2003).

Busyness is not just a reflection of lack of time. Research suggests that the stress of busyness is related to efforts to balance multiple roles. For instance, a U.S. Labor Department report (1999) found that while the amount of time that people work has not increased dramatically in recent years, more people report feeling rushed and under time-pressure because there is less flexibility with their non-work time. This was especially true for working parents who balance dual-careers. In related research, Professors Stewart Friedman and Jeffrey Greenhaus (2000) found that time itself was not the key issue with stress arising from work and non-work integration but the level of psychological interference between work and non-work activities.

Overwork can negatively impact family relationships and community involvement. A survey by the Center for Marriage and Family at Creighton University found that the primary problem in marriages is balancing job and family (Lawler and Risch, 2001). For example, many marriages have failed in the high-tech industry as people work 60 hours or more per week or increasingly work at home

such that there is no longer a psychological boundary protecting families from the influence of the workplace (Zuckerman, 1997).

In contrast, God encouraged the Hebrews to practice regular periods of rest and Jesus said, “The Sabbath was made for man . . .” (Mark 2:27. See also Exodus 16, Exodus 20:8-11, and Deuteronomy 5:12-15 for instance).

Discussion Questions:

- What did Paul mean in Colossians 3:23: “Whatever you do, work at it with all your heart, as *working for the Lord and not for men*” (emphasis added)?
- How do you prioritize your activities and relationships?
- Do you feel like you control your own calendar? Why or why not?
- What do you cut out of your life when time pressures mount?
- How can providing for one’s family strengthen and/or weaken family ties?
- Do you keep the Sabbath?
- How could Sabbath keeping strengthen relationships?

CONCLUDING STATEMENTS

Over 150 years ago Alexis de Tocqueville feared that Americans’ “pursuit of immediate material pleasures” and the love of money might eventually extinguish the new nation’s spirit. Similarly, Soren Kierkegaard (1846/1962) lamented that money is what people desire most above all else. To paraphrase Oscar Wilde (1892/1999), a cynic is a man who knows the price of everything but the value of nothing. Is America a nation full of cynics?

Interestingly a Gallup poll indicated that from 1994 to late 1998, as affluence and consumerism rose, the percentage of Americans feeling a need to “experience spiritual growth” rose from 54 percent to 82 percent, and Gallup’s “religion in America” index started rising after hitting its modern low in 1993³ (Gallup, 1999). Further, 80 percent of the respondents in the UCLA freshman survey indicated they have recently attended a church service — an increase from 69 percent in the 1960s. Perhaps because people are finding a lack of fulfillment in consuming material goods, spiritual growth has become the next consumable for many Americans. George Gallup, when commenting on the rise in the number of “born again” Americans in the late 1980s, said that, “Many are just putting a religion together that is comfortable for them and titillates them and is not

necessarily challenging” (Jones, 1989, p. 23-24). According to Gallup, “The central problem today is that people are not solidly grounded in their faith, and therefore vulnerable to hedonism, consumerism, and new spiritual movements which glorify self. We have in our country a geographic literacy problem. We have a scientific literacy problem. But more seriously, I feel, we have a faith literacy problem” (p. 24).

For generations, Americans have believed that hard work, rising incomes and the ability to buy more goods and services are some of the most important goals of life, yet the research reviewed here has shown that holding materialistic value goals above others can be detrimental to people. In her book *A Consumers' Republic: The Politics of Mass Consumption in Postwar America* (2003), Historian Lizbeth Cohen explained how after WWII, Americans' lives were shaped by economic, political, social and cultural structures premised on the notion that mass consumption would bring widespread prosperity and social equality in employment, purchasing power, and investment dollars, while also raising living standards. Cohen went on to illustrate the consumer culture's failures such as suburbs that emphasize class and racial differences; targeted marketing that segments citizens along class, gender, age, race, and ethnic lines, accentuating divisions and undermining commonalities; and expanding economic inequality. While this paper has focused on the psychological harm to individuals who pursue affluence, a related topic of interest is how this pursuit harms society as a whole.⁴

Certainly affluence provides numerous personal and social benefits. It provides jobs and opportunities for peo-

ple to develop new skills, own homes, and participate fully in life in their communities. Even so, the lure of mammon is strong and it may seem to yield short-term satisfaction, yet it ultimately disappoints. As Csikszentmihalyi (1999) warned: “if one puts one's faith in being a passive consumer — of products, ideas, or mind-altering drugs — one is likely to be disappointed” (p. 826). More seriously, mammon worship separates us from the love of Christ. It proposes a false sense of hope and security but offers no grace and instead feeds into our sinful bent toward self-rejection (Nouwen, 1992). Mammon insidiously fills us just enough to take God's rightful place in our lives so that we do not realize our true yearning for God.

Christian instructors interested in these issues can expose students to the research cited in this paper and to the many Bible passages on using money, mammon, and related topics (We suggest these passages as a starting point: Deuteronomy 15:1-15, Proverbs 11:24-26, Proverbs 23:4-5, Proverbs 30:7-9, Ecclesiastes 5:10-20, Matthew 6:19-34, Luke 12:13-21, Luke 18:18-30, Luke 19:1-10, Acts 2:42-47, I Timothy 6:3-19). We also can talk with students about their motives for choosing particular majors or careers, how they define success, what it means to be a Christian in the labor force, the difference between vocation and career, and share how we address these issues in our lives. Finally, we can encourage students to find pleasure in grace-filled relationships rather than goods and services, and to *always* “Seek first the Kingdom of God and his righteousness” (Matthew 6:33).

ENDNOTES

¹ All biblical quotes come from the New International Version of the Holy Bible (Grand Rapids, MI: Zondervan, 1978) unless otherwise noted.

² The Revised Standard Version of this Bible passage uses the word *mammon* where the New International Version uses *money*. We chose to use the RSV here to avoid any confusion between money as merely a means of exchange and money as a rival god.

³ The Index measures eight key religious beliefs and prac-

tices: the importance Americans place on religion, church or synagogue membership, weekly attendance at religious services, confidence in organized religion, the percentage who give a religious preference, the proportion who say religion can answer the problems of the day, belief in God, and belief in the honesty and standards of the clergy.

⁴ While we focus primarily on affluence in America, the discussion applies to other nations as well. Much has been written, for instance, about the downsides of affluence in Japan. (E.g. see McCormack, 1996.)

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