

The Love of Money in America: The Costs of Affluence through the Eyes of Faith

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Abstract:

We present a treatise on the fallacy in trusting in and loving money. Many contemporary authors and researchers have confirmed truths communicated in scripture about the personal and social costs that result from the pursuit of riches, and we discuss these findings in the paper. We discuss what the pursuit and achievement of affluence has cost us in America, spiritually, personally, and socially. This paper will interest CBFA members because of its relevance to our work with identifying and adopting biblically-based values in the character formation of business students. By explicating the hidden and faulty assumptions underlying acquiring and living with affluence we hope readers can begin a dialogue with students as they embark on making consequential life choices.

In the paper, we explain that even though Americans are becoming more religious, at the same time they are becoming more materialistic. We discuss the influence of “mammon” in our society, how it is an idol that can swiftly take God’s rightful place in our lives. We then discuss research that has shown that “money can’t buy happiness.” Further, we discuss the negative psychological effects of seeking riches, as shown in recent research. Striving for riches can actually lessen people’s well-being. We assert that affluence can cause us to trust in economic performance and lose sight of God and, subsequently, to ignore or dismiss the plight of the poor, something God cares deeply about, according to scripture. We explain that affluence can cause us to lose our sense of perspective regarding our material circumstances compared to others, and we explain the trend in widening income inequality and the importance of addressing that trend. We also discuss how affluence can lead to an entitlement mentality, which in turn can lead to aggressive behavior, overspending, and debt problems. We also write about time and relational problems related to the pursuit of affluence.

Throughout the paper we include discussion questions faculty may use in courses where the material lends itself to dialogue about affluence or the love of money. We believe it is important for faculty to encourage students to find pleasure in grace-filled relationships rather than man-made things.

The Love of Money in America: The Costs of Affluence through the Eyes of Faith

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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.²
1 Timothy 6:9-10

Never has the average American been so materially affluent (Myers, 2000). While we enjoy numerous benefits associated with our increased living standards, such as longer life expectancy, higher quality of life, and falling poverty rates, our growing wealth has many hidden costs as well. The prevailing mindset among many who strive for affluence can be summarized as "Do your own thing regardless of consequences" and a belief that pleasure and material comforts should be grasped wherever they can since these alone will improve the quality of one's life (Csikszentmihalyi, 1999). Sadly, the ideology of our day lacks the self-discipline and prudence thought to be necessary in the pursuit of happiness by John Locke and the Enlightenment thinkers who followed him, and we suffer the dire consequences of thoughtless hedonism, including higher divorce rates, chemical dependency, suicides and loneliness (Csikszentmihalyi, 1999). Further, despite vast improvements in material conditions in the wealthiest industrialized nations, people are not any more satisfied with their lives (Diener, 2000).

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² All Scripture quotes come from the New International Version of the Holy Bible (Grand Rapids, MI: Zondervan, 1978) unless otherwise noted.

While many scriptures warn about the folly of trusting in uncertain riches³, the opening passage from I Timothy effectively sums up the biblical perspective on the specific goal of getting rich. The Apostle Paul does not mince words. While he 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, research on affluence points to several troubling outcomes. Many contemporary authors and researchers have confirmed the truths communicated in scripture about the personal and social costs that result from the pursuit of riches, and we discuss these findings below. Specifically, this paper synthesizes biblical truths and social science research on what the pursuit and achievement of affluence has cost us in America, spiritually, personally, and socially⁴. We believe these topics are relevant to CBFA members in their work with identifying and adopting biblically-based values in the character formation of business students. It is important to understand that personal values, examined or unexamined, are often the source of behavior, especially in novel or ambiguous situations (Burke & Litwin, 1992). By explicating the hidden and faulty assumptions underlying acquiring and living with affluence we hope readers can engage in discussions with students about these topics as they begin making consequential life choices. At the end of each section below we include questions for discussion that faculty may use in courses where the material lends itself to dialogue about affluence or the love of money.

The rise of materialism

In his book The American Paradox: Spiritual Hunger in an Age of Plenty, David Myers (2000) argued that while Americans on average are materially much better off now than we were 40 years ago, morally we are worse off. He pointed out that now that we are surrounded by once unthinkable luxuries we are left to wonder why we live, why we run the rat race, and why we should care about anyone beyond ourselves. Materialism and individualism are stronger than ever in America, he wrote. He cited the annual UCLA/American Council on Education survey that found “becoming very well-off financially” was the top-rated life goal for entering collegians in 1998. In fact, 74 percent said it was “very important or essential,” nearly double the 39 percent saying the same in 1970 (Sax et al., 1998). Consumerism even pervades the current generation of children. In 1999, The Center for a New American Dream, a group promoting

³ For instance, 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.

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

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 of parents buy items they disapprove of because their kids want them to fit in with friends (cited in Poulson, 1997).

Perhaps since Americans are so influenced by the ideology that material goods bring happiness, when we achieve high levels of affluence and we realize we are no more fulfilled than before, we might seek fulfillment elsewhere. As Jessup (2001) explained, “because postmodern consumerism generates rootlessness, restlessness, insignificance, and pseudo-fulfillment through consumption, it also creates conditions that may call for the increase in demand for religious belief and experience” (p. 303). He defined “postmodern consumerism” as a culture where consumption on a truly mass scale appears as a foundational characteristic of society.

At the same time materialism seems to be on the rise, a Gallup poll indicated that from 1994 to late 1998, the percentage of Americans feeling a need to “experience spiritual growth” rose from 54 to 82 percent. Further, Gallup’s “religion in America” index has been heading upward since hitting its modern low in 1993⁵ (Gallup, 1999). The fact that this index rose in the 1990s is not surprising. Finding a lack of fulfillment in consuming material goods, “Spiritual growth” has become the next consumable for many Americans. George Gallup, in commenting on the rise in the number of “born again” Americans 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).

Our economic system, like all human systems, is imperfect so that reliance on it becomes idolatrous. In the Sermon on the Mount, Jesus warns against serving Mammon:

Matthew 6:24: "No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon."
(New King James version.)

The Aramaic word for Mammon means riches or wealth, but the root word means “to be firm, reliable.” In fact, according to Grant and Rowley’s Dictionary of the Bible (1963), Mammon means “something secure, that on which one may rely” (p. 614). Thus, Jesus regarded Mammon as a rival god. It is an idol that can

⁵ The Index is an ongoing measurement of eight key religious beliefs and practices: 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.

swiftly take God's rightful place in our lives by offering false security, and it can lead us to set goals that become ends in and of themselves. These goals can become central to our self-concept and our sense of self in relation to our community rather than means to goals that can promote the welfare of families and our larger communities (Srivastava, Locke & Bartol, 2001). In fact, rather than provide security, mammon can lead to unwarranted fears and insecurities, an insatiable appetite for more goods as personal goals are not met, and ingratitude. Pastor Mark Buchanan (1999) wrote that Mammon binds us to an attitude of ingratitude ("it's not enough") or fear ("it won't last") or insatiableness ("I want more"). Ironically, it trains us, he wrote, to value things too little; otherwise we might be content, and we live in a culture that does not value contentment and balance. Indeed, Mammon lures us with promises of material comfort, security, fulfillment, and happiness. However, it is easy to confuse material with spiritual fulfillment and we are bound to be disappointed if we trust in affluence since Mammon can never deliver on its promises.

It is easy to point fingers at the irreligious in these matters, but Mammon is as pervasive as any false god has ever been, even among Christians. 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). According to pollster George Gallup (in Jones, 1989), "The central problem today is that people are not solidly grounded in their faith, and therefore vulnerable to hedonism, materialism, 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). Our lives may be totally encompassed by Mammon, yet we may be completely unaware of it. For example, how many of us identify with certain brands of clothes, cars, entertainment venues, etc.?

As followers of Jesus, we have a huge task of becoming aware of and untangling ourselves from Mammon's influence. We need to be alert to its messages—both subtle and not-so-subtle—and examine our ingrained thoughts, attitudes and habits so we can migrate from trust in Mammon to trust in the God from whom all things come, the God who loves us and who will never fail us. Wealth itself is not the problem. Indeed, the Bible contains many examples of how wealth can enhance our relationship with God and be used to help others⁶. Problems arise, though, when we make economic decisions according to

⁶ For instance, Job was a man of great wealth who feared God and turned from evil (Job 1). God restored his fortunes twofold in the end (Job 42). Further, Solomon's great wealth was evidence of God's favor (I Kings 3), the Magi gave lavish gifts to Jesus (Matthew 2:11), Zacchaeus gave generously to the poor after his conversion

world system values and are out of alignment with God's heart. While Mammon wants us in a perpetual state of discontent, the Bible emphasizes contentment with our physical circumstances (e.g. See I Timothy 6:8 and Hebrews 13:5). This contentment is a joy that exists despite circumstances and looks to the God who never varies. God produces this in us. Nothing material ever can.

Discussion questions: How do material comfort, security, fulfillment and happiness differ from spiritual comfort, security, fulfillment and happiness? Can they coexist? How does Mammon influence you the most?

Does money buy happiness?

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 (Myers 2000). Meanwhile, over that same time period, the divorce rate doubled, teen suicide tripled, reported violent crime nearly quadrupled, and depression rates have soared. Even those who can afford high levels of consumption eventually find they get no true satisfaction with it. Once people become accustomed to a given living standard the thrill is gone. As Myers (2000) wrote, "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." The one-car garages of the Levittown homes of the 1950s gave way to the two-car garages of the 1970s and 1980s, which in turn have given way to the standard 3-car garages in today's new homes. Subsequently the self-deceptive and inflated perspective can devolve into another cost of affluence: disillusionment. Spending money isn't as gratifying as people expect it to be (Krugman, 1999). When people realize a lot of money doesn't bring fulfillment they get depressed, empty and uncertain about their lives (Ellin, 2000; Lansley, 1994). This truth is communicated aptly in Ecclesiastes 5:9-10:

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?

Research supports this age-old viewpoint. Well-being tends to be lower among the very poor, but once comfortable, more money provides diminishing returns on well-being (Diener, 2000). Among nations with a gross national product of more than \$8,000 per person, the correlation between national wealth

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).

and well-being⁷ evaporates (Diener, 2000). Yes, that's \$8,000. Closer to home, in the U.S., Canada and Europe, the correlation between income and personal happiness "is surprisingly weak, indeed, virtually negligible" (Inglehart, 1990). In a survey of 1000 adults with household incomes of \$100,000 or more by Conde Nast Publications, only one in 20 said wealth gives them the greatest satisfaction in their lives. By contrast, they overwhelmingly reported that family and friends provide the greatest satisfaction in life (cited in Kephart, 1997).

Discussion questions: How does happiness differ from well-being? How can money be used to provide happiness? Well-being?

Love of Money and Mental Health

Research not only has shown that "money does not buy happiness," it also has shown that seeking riches can have negative psychological effects. In a seminal study, Kasser and Ryan (1993) found that people who aspire for financial success tend to experience lower levels of overall mental health and well-being and have more behavioral disorders compared to people who want to develop close personal relationships, self-acceptance, or contribute to the community. Sadly, the researchers noted, to the extent that many values modeled and encouraged by modern society suggest that success and happiness depend on procuring monetary wealth, our culture is built on detriments to mental health. Kasser and Ryan have studied data from 13 nations and found that in all, pursuing wealth is psychologically unhelpful and often destructive. Further, Srivastava, Locke and Bartol (2001) found that people who placed a higher importance on money when compared with other goals—such as a satisfying family life or doing work one enjoys—were more likely to report a low subjective well-being.

At the same time consumption levels have risen in America, Americans have become decidedly more anxious and concerned about what they cannot afford rather than what they already have (Schor, 1999). A related affliction is called "Affluenza": paralysis from all the choices and possibilities suddenly open to those with greater wealth (Ellin, 2000). Likewise, with the freedom to do more comes greater perceived responsibility (D'Souza, 2000). Indeed, the more "stuff" we acquire, the more we have to take care of. It can come to "own" us. Similarly, according to a poll of 1120 U.S. households, 65 percent of

⁷ The major components of subjective well-being are pleasant affect, unpleasant affect, life satisfaction, and satisfaction with work and family.

women and 53 percent of men worry about money often (cited in Keating, 1997). Again, scripture speaks directly to these problems of our day. As Paul wrote in I Timothy 6:10:

Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

And as Jesus said:

Matthew 6:25: "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?"

Discussion questions: What are your aspirations after graduation? Does money or accumulation of goods play a role? What is the balance? 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).

Complacency in our relationship with God

In addition to lower levels of mental health, Mammon worship can lead to spiritual complacency. In times of plenty, we may trust in economic performance, our own accomplishments, or those of our fellow man and lose sight of God. God had warned the Israelites of this very problem through Moses:

Deuteronomy 8:10-14: 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 . . . (emphasis added).

We forget that all we have is from the hand of God. As the psalmist wrote: The earth is the Lord's and everything in it, the world and all who live in it (Psalm 24:1).

Discussion questions: What forms does pride in economic achievement take? How can this sort of pride displace the Lord's rightful place?

Complacency with widening income inequality and entitlement mentality

Complacency in our relationship with God soon leads to complacency toward the needs of others as we focus on our selfish desires and lose a sense of perspective regarding our relative circumstances. As D'Souza (2000) explained, most Americans are far richer than they realize and compare themselves to those with more. Csikszentmihalyi (2000) explained that humans' need to belong can be served by conformity, and advertising builds heavily on this need to "keep up with the Joneses." 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. When resources are unevenly distributed, people evaluate their lifestyles,

not in terms of what they need to live in comfort, but in comparison with those with more, and this phenomenon of “relative deprivation” seems to be fairly universal and well-entrenched (Csikszentmihalyi, 1999). 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 wrote, “this does not bode well for the future happiness of the population” (p. 4). Rivlin (2001), among many others, asserted that our biggest challenge in America is to make the economy more inclusive, to substantially and visibly open up opportunities to those now unable to participate.

Rivlin (2001) and Galbraith (1999) explained that income inequality did not improve during the past decade’s economic boom because rising demand for educated and highly skilled workers and entrepreneurs has meant the rich got richer while those without the requisite skills have been left behind. In fact, a survey of economists by the Federal Reserve Bank of New York indicated that they attributed income inequality more to technological change than to any other factor (cited by Munro, 1998).

Our economic system is highly efficient but not necessarily equitable. At the same time though, God desires that all people have access to sufficient resources. We see this principle, for instance, in Leviticus 25:8-12 in a description of the jubilee years:

Count off seven sabbaths of years--seven times seven years--so that the seven sabbaths of years amount to a period of forty-nine years. Then have the trumpet sounded everywhere on the tenth day of the seventh month; on the Day of Atonement sound the trumpet throughout your land. Consecrate the fiftieth year and proclaim liberty throughout the land to all its inhabitants. It shall be a jubilee for you; each one of you is to return to his family property and each to his own clan. The fiftieth year shall be a jubilee for you; do not sow and do not reap what grows of itself or harvest the untended vines. For it is a jubilee and is to be holy for you; eat only what is taken directly from the fields. (Emphasis added.)

This command reminded Israel that the land belongs to God and that they were an Exodus people who must never return to a system of slavery. Further, Jubilee land redistribution would assure the long-term survival of households and preservation of ancestral property and serve as a check on the long-term concentration of wealth in the hands of a rich few (Lowery, 2000). While we contemporary Christians don’t live out the specific details of this command, we can apply the general principle, assuring that all members of society have access to a productive base. Indeed, our Judeo-Christian heritage emphasizes community and the importance of caring for the poor, as we see in these scripture passages:

Deuteronomy 15:7-8: If there is a poor man among your brothers in any of the towns of the land that the LORD your God is giving you, do not be hardhearted or tightfisted toward your poor brother. Rather be openhanded and freely lend him whatever he needs.

Matthew 22:39: "Love your neighbor as yourself."

Acts 4:34-35: There were no needy persons among them. For from time to time those who owned lands or houses sold them, brought the money from the sales and put it at the apostles' feet, and it was distributed to anyone as he had need.

While personal responsibility and initiative is important, we cannot neglect the needs of persons facing significant disadvantages in life. Certainly, families and churches have always had primary responsibility for caring for the needs of others, but, as Mason (2001) wrote, "It would appear that in (Bible times) as well as ours that potential for an inadequate private response was substantial, such that an important function of government is to make sure that those who are truly needy are cared for in appropriate ways" (p. 13). He noted that "appropriate ways" would prevent dependency and preserve the dignity of those receiving assistance. So promoting "equality of economic opportunity" is a task for the private, religious, and public sectors of society. Appropriate ways to address inequalities is a complex topic beyond the scope of this paper.

Unfortunately, many affluent people have developed what might be described as an "entitlement mentality." As D'Souza (2000) explained, having worked for what they now enjoy, they expect others to do the same. Likewise, in his book After the Gold Rush: The Trouble with Affluence, Stewart Lansley (1994) argued that growing affluence has led to a general malaise as people have gradually lost their sense of community and moved toward competitive individualism. This ideology ignores the plight of those who don't start with same advantages – schools, parental support, etc. D'Souza described a negative consequence of this perspective: that the self-made rich today do not feel any sense of noblesse oblige to support their nation or to spread charity among the general public. Similarly, Galbraith (1999) wrote that affluence is perceived as a matter of deserved personal reward and thus fully available to any who put forth the effort. Government, he said, is then seen as an enemy of individual initiative and this protects the affluent from taxation. Galbraith concluded that, "It could be better to be poor in a poor nation than in an affluent one" (p. 49).

Discussion questions: What does it mean to live an "abundant life"? Discuss the phrase "tithe now or pay taxes later." What are the appropriate realms of individual, community and government support for disadvantaged persons? Do families or churches rely on the government to fulfill their roles? Do you think there is a direct relationship between skills, hard work and pay? Who is more valued in our society?

Aggressive Behavior

Not surprisingly, a sense of entitlement can lead to destructive behaviors. For example, Divita (1997) asserted that aggressive drivers are more likely to come from affluent backgrounds and be motivated by money, power and pleasure. For these “Challengers,” as Divita labeled them, the world is theirs for the taking, regardless of possible harm to others. Any perceived slights can provoke anger, and they have difficulty controlling it. Delayed gratification is a difficult reality to accept, and their attitude can be expressed as: “I must act now to get mine.” This exhibits a sense of social Darwinism on their part. They believe they have the right to subject others to undesirable outcomes simply because they can. Further, their behaviors often cause others to stay away from them, creating a cycle of individualism and social isolation. Christopher and Schlenker (2000) found that affluent persons are perceived to be less considerate of others than less affluent persons, so this may only add to their sense of isolation.

In another example, consumers in the booming 1990s became more aggressive about prices and quicker to switch brands (Yesawich, 1999). We have higher expectations in acquiring material goods than ever before (Caudron, 1993). Further, as internet use expands, more and more people are equipped with more and more information on price, value, etc., and people use that information to their benefit (Yesawich, 1999). We expect products to be delivered “now” at prices we can afford with the features we want. This cycle of information shaping expectations and expectations shaping the type of available product information has led to significant challenges for retail businesses.

The percentage of aggressive consumers is significant and growing in the U.S. and all affluent societies, with an even greater impact on younger consumers. “Generation Y” is likely to exhibit this behavior even more, having grown up in an affluent society with a sense of entitlement (Der Hovanesian, 1991). Interestingly, very wealthy parents are concerned their kids won’t grow up to be hard working, smart with investments, inclined to philanthropy and comfortable with the nonrich (Harden, 2000).

Discussion questions: How did you interact with the person who sold you coffee this morning? How did you interact with your professor? If it was differently what were the characteristics of the situations that made you treat them differently? How does this square with Paul's admonition that “There is neither Jew nor Greek, slave nor free, male nor female, for you are all one in Christ Jesus” (Galatians 3:27-29)? How, if at all, do income or status influence how we interact with others? Is it always “best” to pay the lowest price for a product? Why or why not?

Debt and bankruptcy

Another potential problem arising from an entitlement mentality is “luxury fever.” As Krugman (1999) noted, those with \$30,000 incomes try emulating the consumption habits of those with \$60,000 incomes and those with \$60,000 try emulating those with \$120,000. These spending patterns usually lead to nasty debt habits. Indeed, prevalent messages from advertising and direct marketing campaigns are: “You deserve it. Why wait?” and “Buy now, pay later.” Interestingly, a greater sense of personal well-being actually causes people to pile up more debt rather than reduce it (Keating, 1997). The average credit card holder in America carries nine cards and owes \$4400, according to the Nilson Report (cited in Lim & Benjamin, 2001). At the same time, personal savings rates in the U.S. have been at all-time lows, and economists are predicting that personal bankruptcies this year will break 1998’s record of 1.4 million (Lim & Benjamin, 2001). While debt can be a useful resource (e.g. to finance the purchase of a home, pursue higher education, or expand a business), it must be managed carefully. Otherwise we put ourselves in a vulnerable position. As it says in Proverbs 22:26-27:

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.

We are wise to remember the message in Proverbs 22:7b: *the borrower is servant to the lender.*

Discussion questions: What does standard of living mean? How do U.S. living standards differ from those in other countries you have visited? Have you witnessed differences in the level of happiness between Americans and those you met in other countries? How many credit cards do you have? Do you pay your balances each month? Why or why not?

Time and Relational Problems

Often people must sacrifice a great deal of time to achieve more affluence, and this affects the content and quality of their lives. “Workaholism” is a badge of honor in our society, but it takes its toll. Sadly, according to a survey by the National Opinion Research Center at the University of Chicago, 41 percent of Americans say they come home from work exhausted, but 9 out of 10 won’t work less if it means less pay. In fact, 30 percent would work more if it meant more money (cited in Chalmers, 2000). Work is a good, God-ordained, fulfilling activity, providing income to meet our needs. But, when working “too much” damages us, our families and/or our relationship with God, we have a major problem. Rising affluence is associated with problems due to loss of sleep and overwork (Schor, 1992). The writer of Ecclesiastes 5:12 would concur:

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

Busyness is not just a reflection of lack of time. Recent research suggests that the stress of busyness is related to efforts to balance multiple roles. A recent report by the U.S. Labor Department (1999) found that while the amount of time that people work has not increased dramatically, 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, Friedman and 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. On that note, Jessup (2001) described a major cost of postmodern consumerism among affluent people. He wrote that we feel more disengaged and isolated in society and succumb to the pressure to pursue our own individualized dreams and means of fulfillment, often at the exclusion of the good of family and community. Thus, we may harm our family structures as work becomes our primary 'home'.

In her review of The Divorce Culture by Barbara Dafoe Whitehead, Midge Decter (1997) argued that the disaffection of women and the "culture of divorce" are bound up together and that both relate to America's enormous wealth. She noted that it is no coincidence that divorce rates doubled between 1965 and 1975 just as America settled into an enduring condition of greater affluence and economic opportunities for women. Decter asserted that contemporary feminism depends on the confidence that in the end one is surrounded by money. Divorce rates rose most in recent decades among middle- and upper-income couples. Whitehead described those divorces as primarily "expressive divorces" brought about by individuals' needs, desires and feelings and based on a sense of entitlement to personal satisfaction. She argued that marriage became a condition for finding individual happiness.

Christians are not immune from divorce. A recent study by the Barna Research Group found that 33 percent of born again Christians have ended their marriages, compared to 34 percent of those who have not embraced Jesus. Nearly all of the born-again adults were divorced after their conversion (Columbian, 2001).

A recent survey by the Center for Marriage and Family at Creighton University found that the primary problem in marriages is balancing job and family (Lawler & Risch, 2001). For example, many marriages have failed in the high-tech industry as workers, believing they are "providing" for their families,

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).

The writer of Proverbs 23:4-5 offers great advice for exercising moderation:

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.

Further, God's people are commanded to create appropriate boundaries in their lives and refrain from work one day in every seven in order to "Remember the Sabbath day by keeping it holy" (Exodus 20:8).

Discussion questions: How do you use your time? How do you prioritize your activities and relationships? Do you keep a Sabbath each week?

Concluding Statements

Certainly there are numerous personal and social benefits of affluence. It provides jobs and opportunities for people to develop new skills, own homes, and participate fully in life in their communities.

Communities, then, can become increasingly attractive, safe and healthy with effective schools, public services and thriving social and cultural institutions. While spending doesn't bring happiness, unemployment does create misery, so we may want the rat race to slow down and for people to have a healthier, more biblically sound attitude towards material wealth, but we don't want the economy to slow too fast in the process. We certainly cannot figure it all out ourselves but we can always trust in God no matter what the outcome. Csikszentmihalyi (1999) warned about the folly of materialism: "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). Even so, the materialist influences of Mammon are clever and convincing. Striving after material affluence 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). It insidiously fills us just enough to take God's rightful place in our lives so that we don't realize our true spiritual yearning for God.

We in CBFA can do our part to educate our students and others we influence to find pleasure in grace-filled relationships rather than man-made things, and especially to always "Seek first the Kingdom of God and his righteousness" (Matthew 6:33). To do so, we can expose students to various biblical

passages on using money, Mammon, materialism, etc.⁸ In addition to the suggested discussion questions interspersed throughout this paper, we can also engage students in discussions of their motives for entering the business field, how they define “success,” how they decide to use their money and other resources, what it means to be a Christian in the business world, and the difference between “vocation” and “career.” Certainly we can share how we have addressed these issues in our own lives as well. These are just a few suggestions for the readers’ consideration.

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⁸ We suggest the following passages as a possible 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.

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